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www.vystarcu.org

# YOUR VYTEEN, BRAVO, ACHIEVE ACCOUNTS

## VYTEEN ACCOUNT

For members 13 to 18 years old.

Under the guidance of their parent or guardian, teenagers can learn fiscal responsibility and develop good savings habits. They could qualify for their first checking account and with an initial deposit of \$25 get their first Check Card. With a \$100 investment, they'll watch their money grow in a 12-month CD and be able to add \$25 or more to it anytime they want (balance not to exceed \$2,000).

- Access to their own funds
- Internet Banking at [www.vystarcu.org](http://www.vystarcu.org)
- Visa® Check Card (debit) / ATM access
- Certificate of Deposit (CD) with savings increments as low as \$25

*When opening an account for a minor (under 18 years of age), you will need to have a certified copy or original of their birth certificate and social security card available, or a state identification card. Parents or legal guardians are jointly responsible for the use of the VyTeen Savings and Checking Accounts as well as Visa Check Card and ATM Card. The misuse of these cards can cause the account to become negative and incur costs.*

## BRAVO ACCOUNT

For members 18 to 25 years old.

College students can begin establishing credit at a reasonable rate from a safe source by qualifying for a VyStar credit card.\* They can get sound advice on how to build a strong financial future from our VyStar Investment Services team.

- Internet Banking with free Bill Payer
- Visa® Check Card (debit) / ATM access
- CD with savings increments as low as \$25
- Visa® Credit Card for those who qualify\*

## ACHIEVE ACCOUNT

For members 18 to 25 years old.

Starting a career, buying a car, moving into that first place? With your growing financial needs this account can help you enjoy

financial freedom at a much lower cost. With your Achieve Account enjoy these valuable benefits:

- Internet Banking with free Bill Payer
- Visa® Check Card (debit) / ATM access
- CD with savings increments as low as \$25
- Visa® Credit Card with at least \$375 credit limit\*
- Low-rate Consumer Loans with free electronic payment services
- Free direct deposit of your pay

## RSVP: RELOADABLE STUDENT VISA® CARD

For members 13 years of age and older.

Perfect for students *and their parents*. With this Visa® card you can reload (prepay) with your own money to make purchases everywhere Visa debit cards are accepted. Order your card online at [www.vystarcu.org](http://www.vystarcu.org). Reload with funds from a VyStar credit card, check card or checking account. It's safer than carrying cash and can help you manage your finances. No credit check is required. No loading or transaction fees.

## QUESTIONS?

Call (904) 777-6000 or (800) 445-6289, option 9 for more information. Stop by any of our convenient branch locations or visit us online at [www.vystarcu.org](http://www.vystarcu.org). We provide affordable services to help you achieve financial independence. Contact a VyStar Representative today to open the account that's right for you. *We never forget that it's your money!*

**Savings Account:** Dividends will be calculated daily and compounded and credited monthly. No more than six (6) preauthorized, automatic, or telephone transfers may be made from these accounts to another account of yours, to a third party in any month, or by check, draft or access card in any statement cycle. If you exceed these limitations, your transactions will be denied. Check VyStar's disclosures for withdrawal limitations on savings programs. Transfer limitations do not apply to VyTeen Accounts.

**Certificate of Deposit:** An early withdrawal penalty may apply. Dividends paid may be withdrawn without penalty.

**\*Credit Cards and Consumer Loans:** All VyStar loans are based on an evaluation of the applicant's individual credit history. Subject to credit approval and certain conditions and restrictions apply.

