



VyStar Internet Banking

GUIDE

Free Bill Payer ♦ Electronic Statements
FinanceWorks™ ♦ Credit Card Services
Wireless & Text Message Banking



VyStar[®]
Credit Union



Welcome to VyStar Credit Union **Online**

Whether you're at home, at work, or on the road, VyStar's electronic services are there for you 24-hours a day. You decide when and how you choose to interact with us and access your money.

This GUIDE will show you where to go for VyStar information and service from your computer. We also invite you to view our e-Video Demo (under the Internet Banking box **1**) that will walk you through Internet Banking security and other services like free Bill Payer.

Your Guide to **Products & Services** and make life a little greener

From our website home page, visit VyStar's various CENTERS. Broken down into easy-to-explore categories, link to product and service types by selecting one of twelve centers that lead you to detailed information and assistance.

Get the latest credit union news, promotions and alerts. Find out how to set up free automatic services like direct deposit of your pay, credit card easy-pay and funds transfer. Get today's rates and use Auto Center car-buying resource. Go to Mortgage Center to get the mortgage loan and services you need faster. Learn how to invest and plan for your retirement with Retirement Center. Student Center is geared to specific age groups and offers VyStar accounts and a reloadable Visa® card to students 13 years of age and older.

With Internet Banking you'll find more ways to go greener. Reduce fuel consumption, emissions and wear and tear on your vehicle because you can conduct most financial business from your computer. Access us on-the-go with your web-enabled cell phone or other mobile device. Save trees and have less paper to shred because you can perform transactions and get your statements online. Save postage and the expense of writing checks because you can pay bills electronically. Get the most from your money and take full advantage of all VyStar has to offer at www.vystarcu.org.

Your Guide to **Internet Banking**

Welcome to VyStar Internet Banking. Access your accounts, perform transactions and manage your money with services designed to make your life easier. The next page explains the easy steps you need to take to begin.

Your Guide to INTERNET BANKING

QUICK START to login & assistance

1. In a computer's web browser, type www.vystarcu.org
Are your system configurations compatible with Internet Banking? Click "Browser Test" in the Help Center under the Internet Banking Login box. ①
2. Go to **Internet Banking Login** on the home page screen:
 - Enter your **Member Number** in the "Login ID" box.
 - Enter your **Magic*Touch PIN** in the "Password" box and click [LOGIN]. This password is temporary and only used during the enrollment process. (See Step 5 below.)

If you do not have a Magic*Touch PIN, call (904) 777-6000 or (800) 445-6289, option 1.

4. Read and Accept the **"Electronic Disclosure & Online Services Agreement"**. This is the only time you will have to do this. All VyStar Disclosures are available on our website for viewing anytime.

5. **Set up your own personal Password:** On the next screen you'll see three boxes. In the first box marked "Current Password", enter the Magic*Touch PIN you just used. In the next box, **enter a New Password**, confirm the password and click "Change Password". This new password will be used from now on when you login to Internet Banking. For account security, your new password must contain between 8 and 16 characters, at least 1 number, at least 1 upper-case letter, at least 1 lower-case letter (with no blank spaces). Using special characters such as ! @ # \$ in your password is also recommended.

6. **Set up your Challenge Questions:** Setting up your

- Use your Challenge Questions for "Forgot Password?" If you've forgotten your password or get locked out, you can reset it with this feature. ②

- Use your Challenge Questions for "Computer Recognition Security" – an extra layer of protection that identifies one or more of the computers you use to access your Internet Banking accounts. (For details on your Internet Banking Security and Computer Recognition Security see page 13.)

7. **Sign up for Computer Recognition Security.** Register your computer for Computer Recognition Security. On the sign-up screen, select "Yes" and "continue" to enroll the computer you are working from. Once added, Computer Recognition Security is virtually invisible unless you login from a different computer, in which case you will be prompted to answer your pre-set Challenge Questions. Register any computer, at anytime. (See pages 3 and 4 for details on USER OPTIONS.)

NOTE: To use our website account services – Mobile Site, Wireless Banking and Text Message Banking – from a cell phone or mobile device, you must enroll in Internet Banking and set up Bill Payer from a personal computer first. (See page 14 for more details.)



Current Password:	<input type="text"/>
New Password:	<input type="text"/>
Confirm New Password:	<input type="text"/>
<input type="button" value="Change Password"/> <input type="button" value="Reset Fields"/>	

Question:	Answer:
Select Validation Question	<input type="text"/>
Select Validation Question	<input type="text"/>
Select Validation Question	<input type="text"/>
Please verify your email address	valuedmember@comc
Please re-enter your email address	<input type="text"/>
<input type="button" value="Continue"/> <input type="button" value="Clear"/> <input type="button" value="Cancel"/>	



Getting Started

Now that you've set up your login information, challenge questions and registered for Computer Recognition Security, you are ready to use Internet Banking to access your VyStar accounts and manage your money online like a pro.

Special Note: If you have set up Computer Recognition Security on the computer you are using, the next time you login all you will need to do is type in your Login ID and Password, click [LOGIN] and you're there. If you have signed up for Computer Recognition Security and are using an un-enrolled computer, simply answer your pre-set Challenge Questions and you're in. You can add or remove this extra layer of protection from any computer, at any time. (See page 13 for more on your security.)

Welcome to Internet Banking

When you first open Internet Banking, you will view the screen below. The site greets you with your name (first member on the account) along with handy features like VyChat, Help, User Options and Support.

VYCHAT: Get answers fast by conversing with a VyStar Representative - *live* - through a secure chat at www.vystarcu.org. VyChat Hours: Mon-Fri 8:30 a.m.-7 p.m. and Sat 9 a.m.-3 p.m. Your information is verified by your login credentials.

HELP: When you have a question, the Internet Banking "Help" feature is always available to walk you through. Get quick access to information and easy-to-understand descriptions of various site functions.

USER OPTIONS: Want to change your Internet password, extend the time of your session, add or remove Computer Recognition Security from your computer, update your address, customize the range of dates on your accounts, and more? Go to "User Options" to customize your Internet Banking site and set up services that will enhance your Internet Banking experience. Each item has a brief description of its function. Enjoy the following features:

VyStar Credit Union
We never forget that it's your money

VyChat | Help | User Options | Support | Exit

Welcome, VALUED MEMBER

Accounts | Bill Payer | Transfers | Services | Requests | Apply For a Loan

Balances | Activity | Statements | Notifications | Download | Search | FinanceWorks

Your last successful log-in was on June 20, 2008. What's this?
Your Internet Banking account is protected with Computer Recognition Security.
You have currently logged in from a computer without added security. What's this?

FinanceWorks
Where is all my money going? Get control of your spending. for FREE!

Your Guide to INTERNET BANKING

- **Change Password** - your Internet Banking password ensures that only you can access your confidential information. We suggest you change your password frequently.
- **Change Timeout** - make your sessions longer by changing the timeout period; shorter sessions offer more security, longer sessions offer more convenience.
- **Computer Recognition Security** - adds an extra layer of security for your Internet Banking accounts that goes beyond your password. Set up Computer Recognition Security and add or remove security protection from any computer.
- **E-mail Address** - if you have a new email address, let us know.
- **History Date Range** - customize the range of dates on your account history page.
- **Default History Sort Order** - customize the date sort order you prefer for your account history.
- **Change Start Page** - choose the first Internet Banking page you will view.
- **Change Account Nicknames** - customize your account names.
- **Challenge Question Setup** - Change your challenge questions and answers at any time. Challenge questions are used to register your computer for Computer Recognition Security or to reset your password if you forgot it or are locked out because of bad login attempts.
- **Change Login ID** - ensure security of your accounts by changing your Log-In to something other than your member number. We suggest you use a combination of letters and numbers that would be hard to guess.

SUPPORT: If you would like to contact us, click "Support". The Support feature provides a means for secure communications between you and your credit union. Find answers fast. Search our Knowledge Base or reach a VyStar Representative via Internet Banking's secure "Chat" or "E-mail".

EXIT: Always remember to sign off. Click "EXIT" when you've completed your secure online session. Exit is a website safety feature designed to protect your confidential account information. Be sure to use it every time.

1 Printer-Friendly: (See page 3) Each account information screen can be automatically set to print on your computer's printer. Just click "Printer-Friendly Version" and print your document. No adjustment or special settings needed.

Open Another Member Account: 

At the bottom of your screen is a special login area that will give you convenient access to another one of your Internet Banking member accounts. You won't have to exit and login again. Simply enter your Login ID and Password for a different account and click "Login". The system will securely end one session and enter another.

End Session and Go to a Different Member

Login ID: Password:

ACCOUNTS

The “Accounts” tab on your Internet Banking screen directs you to account Balances, Activity, Statements, Notifications, Download and Support assistance.

Check Your Account Balances: Displayed on the screen below, under the Accounts tab is “Balances”, a summary of all your accounts under the same member number. Starting at the top are all your deposit accounts including checking and savings. Then any certificate you own, followed by your loan account information.

Accounts | Bill Payer | Transfers | Services | Requests | Apply For a Loan

Balances | Activity | Statements | Notifications | Download | Search | FinanceWorks

Your last successful log-in was on August 23, 2009. [What's this?](#) [Printer-Friendly Version](#)

Your Internet Banking account is protected with Computer Recognition Security.

You have currently logged in from a computer without added security. [What's this?](#)

FinanceWorks powered by Sunbelt [Where is all my money going? Get control of your spending...for FREE!](#)

Deposit Accounts [How do I sort?](#)

Account Name	Account Number	Account Balance	Available Balance	
Primary Savings Account	0000000000	997.43	992.43	View Recent Transactions
Regular Checking Account	0000000000	1,431.21	1,431.21	View Recent Transactions

Pay your bills

1 How Do I Sort? You can sort the information that appears on your account summary (Balances) screen by account name, number or balance. Sorting arrows will appear after clicking on a column header. If the header is sortable, click on link. The arrows indicate the sort order: up arrows ▲ indicate ascending order and down arrows ▼ indicate descending order.

2 View Your Recent Transactions: Click on each of your accounts from the Balances screen--for example, Checking – and a new screen will display detailed information for that account; balances, dates, etc., along with all transactions you have performed on the account in the current month.

Quick Transfer **4**

Amount: From Account: To Account:

3 Pay Your Bills: A shortcut from the balances screen to Bill Payer services to receive and pay your bills online.

End Session and go to Different Member:

Login ID: Password:

4 Make A Quick Transfer: Below the account summary (on the Balances screen) you have the option to transfer funds from

Your Guide to INTERNET BANKING

one account to another on the same screen. Create a transfer by typing in the amount and selecting from the pull-down menu which accounts you wish to "transfer from" and "transfer to".

History from 05-13-2008 to 07-27-2008 7 [Printer Friendly Version](#)

Regular Checking Account 000 [Account Info](#) 5 [How do I sort?](#)

<u>Date</u>	<u>Check #</u>	<u>Transaction / Description</u>	<u>Credit</u>	<u>Debit</u>	<u>Balance</u>
07-26-2008		JEA ONLINE PAYMENT		200.00	1,114.62
07-24-2008		DIRECT DEPOSIT SALARY	1,214.62		1,314.62
07-23-2008		VISA PAYMENT		500.00	100.00
07-22-2008	6	DEPOSIT (L.O.C. ADVANCE)	435.52		535.52
07-22-2008	7796	CHECK NUMBER 7796		747.40	100.00

5 Get Your Account Information: Click here for details on your accounts. On your deposit accounts, view your interest rate, balance, interest earned, and last statement date. Click "Account Info" next to your loan accounts to get your interest rate, balance, loan payoff amount, interest paid and more.

6 See Your Checks Online: Any check number underlined on the Account Transactions screen is available for you to look at. Click on the check number and view checks that have cleared your checking account. Note: If a check number is displayed but does not have a link to an image, this means this check was processed via ACH.

7 The History Period you are viewing is displayed on the screen along with these other features:

View Another Date Range:

Change the date range of your transactions and click "Submit".

View Another Date Range

07 / 01 / 2005 to 07 / 31 / 2005

Submit

Shortcut to Export Account

Information: You have the option to download the displayed transaction history into Quicken or Money. Or, export a different date range by changing the "from" and "to" dates and click "Export".

Quick Export

All transactions in the selected date range will be downloaded

08 / 01 / 2005 to 08 / 10 / 2005

Export this date range to: -- select format --

Export

View Your Account Activity: Under the Accounts tab, select "Activity" for your Account History in the date ranges you want. Choose the account you wish to view from the account dropdown list, then the period of time you wish and "Submit" to view.

Accounts | Bill Payer | Transfers | Services | Requests

Balances | **Activity** | Statements | Notifications | Download | Search

To view Account History, select an account and date range below.

Account: 000000000; Primary Savings Account

08 / 01 / 2008 to 08 / 28 / 2008

Submit

Get e-Statements

While you're in Internet Banking, sign up to get your statements online – it's safer and more accessible. Receive your monthly statements safely online each month instead of in the mail. View up to 12 months' statement history, reconcile accounts and save a copy for your records. Select "Statements" from the list of services on your screen, click "Accept" the agreement and you're done. At next statement release, you'll get an email notice your statement is ready in Internet Banking.

1 Want To Stay Up-To-Date?

Go to "Notifications" to set up a reminder about your balance or just about anything else? Select the type of notice you would like. Send it directly to your email address.

Accounts | Bill Payer | Transfers | Services | Requests | Apply For a Loan

Balances | Activity | Statements | **Notifications** | Download | Search

Notifications Setup Advanced Setup: Add Notification Add

View Notification History

2 Download Your Account Information:

Go to "Download" for the perfect money management tool. Export your account information into a file format. The file will be downloaded onto your hard drive where it will be available for you to import into your personal financial management software program.

Express Setup: Check the notification you would like to receive and enter your address, then click Submit.

Balance Less Than Notification

Please select an account...
000000000 : Primary Savings Account

Please notify me if the balance of this account is less than

Balance Greater Than Notification

Please select an account...
000000000 : Primary Savings Account

Account Export

Please choose a SOURCE account

08 / 01 / 2008 to 08 / 09 / 2008

Please choose an export format

Download Data Clear

To **Export** your account information into Quicken™ or MS Money™ select the account to export from; enter the transaction date range; choose the export format and click the "Download Data" button.

3 Search:

Select one of your accounts listed and fill in the criteria date, check number or dollar amount to search for a single transaction or look for a group of transactions within a range.

Account: --select--

Criteria: Date: [] / [] / [] -OR- from: [] / [] / [] to: [] / [] / []

Check Number: [] -OR- from: [] to: []

Amount: [] -OR- from: [] to: []

Search Clear

Your Guide to INTERNET BANKING

Accounts Bill Payer **Transfers** Services Requests Apply For a Loan

New Transfers | Scheduled Transfers

Transfer Amount

FROM Account
Please choose FROM account...

TO Account
Please choose a TO account...

Transfer Memo (optional)

Transfer Funds Clear

TRANSFERS

To set up transfers, select the “Transfers” tab on the Internet Banking Screen as seen above.

4 **Select New Transfers:** to transfer funds from one account to another to make a one-time loan payment, add to your savings and more. Set up one-time and recurring transfers. Type in the amount you wish to transfer. Choose FROM and TO which account and click “Transfer Funds”. Before you make the transfer you can add a quick note (Transfer Memo) to, for example, describe the type of transfer you are making, who or what it is for.

5 **View Your Scheduled Transfers:** This is a quick way to monitor the transfers you have scheduled. Want to create a new transfer? Just click “Add”.

SERVICES ⁶

When something important comes up, you don’t want to wait – available 24/7:

- **Reorder VyStar Checks** without having to call or visit a branch.
- **Remote Check Deposit** (*coming soon*) allows qualified members to scan checks using a personal scanner and electronically deposit them into their VyStar account.
- **Place a (single) Stop Payment** on an individual check.
- **Cancel Your ATM, Check Card or Credit Card** without waiting.
- **Access CURewards** for Platinum Rewards Visa and Visa Check Card.
- **Get Stock Quotes** - click 'Add an account' to begin setting up your portfolio.
- **Use Co-Browse Support** when you’re experiencing problems. With your permission, a VyStar Representative can enable Co-Browse to work directly with you and your computer while you are on the phone with them.

REQUESTS ⁷

To enjoy secure online forms, click the “Requests” tab and request:

- **Address Change Request** to change the address you have registered with us.
- **ACH Stop Payment/Written Statement** – unauthorized/improper ACH debit activity.
- **ATM/PIN Based Claim Form** – ATM Card transaction disputes.
- **Check Card & Credit Card Dispute Forms** for card transaction disputes.
- **Easy Pay Sign-Up Form** to set up automatic payment service for credit cards.
- **Online IRA/HSA Contribution Request** – make a contribution to your IRA or HSA.
- **Stop Payment** on a range of non-cashed checks.
- **Visa Check Card Application** for member with VyStar checking.

APPLY FOR A LOAN ⁸

Click “Apply for a Loan”, choose the type of loan you want and follow the easy steps in this secure, streamline application process. Most of your account information is already filled in. Then, click the “Send” button and wait for a response. You can also apply for a Mortgage Loan from our website. On VyStar’s home page, go to Credit & Lending Center, “Mortgage Loans” for more services and to apply online.



Pay Your **BILLS ONLINE** It's Fast and FREE!

VIEW & PAY BILLS: Secure free Bill Payer offers you convenience by saving you time and money. Review, manage and pay your bills from one secure service. Keep up to six months' payment history. No more checks, envelopes, stamps or delays. Your bills are paid in minutes with quick and easy access. Pay all your bills online anytime, from anywhere there's a computer. And the service is free of charge!

- **Pay your bills automatically and promptly on the dates you specify:** Combine your entire bill paying needs onto one central page. Set up your payment schedule for recurring bills using the online calendar tool. Many payments will be processed on the same or next day. For paper payments, attach a memo that will appear on the laser draft and also retain the memo within the detail on each payment.
- **Payee Categories will automatically be assigned** such as Mortgage, Utilities or Telephone. Create new payee categories on the Bill History and Manage My Bills screens. Select and identify your default funding account.
- **Bill reminder feature:** Set up reminders emails when a payment is made or to let you know that an upcoming bill needs to be scheduled. You'll also be notified by email if a payment has failed.
- **Pay your bills at no cost to you** - save time, money and hassle.
- **No limitations** - make as many bill payments per day as you want.

Enrolling for free Bill Payer is easy! Click the Bill Payer tab at the top of your Internet Banking screen. Select "Enroll Me" and follow the easy steps to enroll. A "Help" feature is available to answer your questions.

4 Easy Steps to Enroll in Bill Payer

Step 1: Personal Information for Primary Account Holder: Contains all information necessary to support the Bill Payer enrollment process.

Personal Information. Because you are in Internet Banking, your name, address, social security number, phone number, and email address will be displayed automatically for you.

Account Section Title. From the drop-down menu, be sure to select the account you want to be the primary Bill Payer account.

Your Guide to PAYER & FINANCEWORKS™

Step 2: Confirmation Screen: This screen will allow you to verify that the information you just submitted is correct. If the information is not correct, you will have the option to continue, edit or cancel.

Step 3: Registration Disclosure: Review the Terms and Conditions and click "Agree" to begin the identity verification process. We verify your information with a consumer credit reporting agency for your security and protection.

Step 4: Bill Payer Completion Screen: This screen lets you know your registration is complete. You will receive an email confirmation.

WELCOME TO FinanceWorks™

FinanceWorks™ is another free Internet Banking service and powerful tool provided by the makers of Quicken®. It will help you manage your finances – have all your bills in one spot; track and manage your finances both at VyStar and with other financial institutions in one, easy location. It's easy to get started. Click FinanceWorks™ on the screen menu, review and "Accept" the Terms and Conditions and follow the instructions. A Demo is in FinanceWorks™ to help.



Connect – to over 5,000 financial institutions and creditors in addition to VyStar. You can manage all your accounts...checking, savings and loans.

Manage – your cash flow. You will have a clear bottom line so you can more easily see if you're living within your means.

Save. Spend less so you can save more. See where you are spending your money so you can identify ways to save up for something special.

Know – how much money you really have to spend. Track your Real Balance and account total that includes not just cleared transactions, but upcoming transactions as well.

Organize. Ensure bills are paid on time. Avoid late fees on late bill payments. Manage bills all in one place regardless of how you pay them.



Note: If FinanceWorks™ does not launch, you may need to disable your pop-up blocker or allow pop-ups.

If you would like to find out more about Internet Banking and our free Bill Payer and FinanceWorks™ services? Click "Internet Banking Video" on VyStar's website home page. A FinanceWorks™ Guide is also available at www.vystarcu.org and a demo can be viewed in Internet Banking (click FinanceWorks™).



Basic Rules for **SETTING UP** Electronic Payments and other e-Services

When using electronics, numbers are very important. Please be sure to verify your account numbers and routing number when you set up bill payment and other e-services.

A good example of an e-service that you may want to use is, ordering your VyStar checks online from our website. When you click "Check orders", you will enter a secure website. Another example is having your tax refund directly deposited into your VyStar account. Or, maybe you would like to pay a utility bill online directly from your checking account. Whatever the case may be, it is very important to use the correct numbers when setting up these types of transactions.

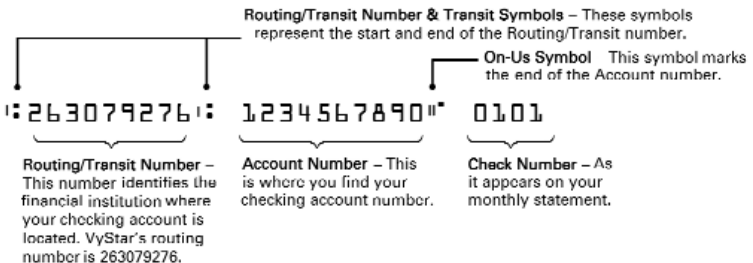
What numbers do I use to set up an electronic transaction?

For Checking accounts: use the account number listed on your checks, as seen in the diagram below, using the MICR line at the bottom. You can also find your checking account number when you login to Internet Banking on VyStar's website—it is listed under "Account Number" on the "Balances" screen next to each Account Name you have. Or, look on your monthly paper statement or e-Statement above the transactions on each account you have.

For other Deposit accounts: use the numbers on the "Balances" screen in Internet Banking or on your monthly paper statement or e-Statement. Checking and savings accounts each have their own set of numbers.

For Loan accounts: use the "twelve-digit" account number found at the bottom of your payment coupons only. Do not use the number on the Internet Banking, Balances screen.

For VyStar's Routing Number: always use 263079276



Your Guide to CREDIT CARD Services

VyStar CREDIT CARD account access

Directly through Internet Banking, you have access to services and account information on your VyStar credit cards. Pay your bills online each month with Pay-My-Bill. View and monitor your account transactions as often as you like – it's free.

To view your credit card information – on the Balances screen in Internet Banking, click on your credit card type under the "Loan Name" column. For example, "PLAT" could represent your VyStar Platinum Rewards Visa® Card.

At the top of the credit card account screen you can select:

- 1 **Card History** to access your credit card transactions history.
- 2 **Pay-My-Bill** to make electronic payments on your credit card account.
- 3 **Cardholder Care** to find out how to report a lost or stolen card; order another card; request a PIN; and get the address to send your credit card payment.

1 2 3 4

RECENT ACTIVITY | CARD HISTORY | PAY MY BILL | CARDHOLDER CARE | HELP | EXIT

Credit Cards RECENT ACTIVITY

Card: XXXX XXXX XXXX Card Status: Active

Credit Limit:	\$ 5000.00	As of Last Statement:	
Available Credit:	\$ 4566.00	Next Payment Date:	09-13-05
Current Balance:	\$ 392.72	Minimum Payment Amount:	\$ 0.00
Last Payment Date:	08-28-05	Last Statement Balance:	\$ 773.31
Last Payment Amt:	\$ 210.97	Payment Options	

Tran Date	Post Date	Description	Reference	Amount
08/21/05	08/21/05	AUTOMATIC PAYMENT - THANK YOU	000ALB84	(\$100.00)
08/22/05	08/21/05	CAPT INL 000 JACKSON FL	023410778	\$8.12
08/24/05	08/24/05	PHONE CO 000 JACKSON FL	2431EZ/12	\$45.85

[CURewards](#)
Click above to access CURewards

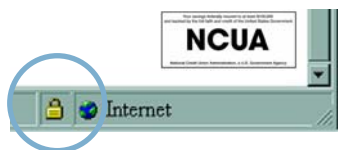
CURewards™ for Platinum Rewards Visa: At the bottom of the credit card activity screen is the CURewards icon. VyStar members who have a Platinum Rewards Visa, earn CURewards points on purchases made with their Platinum card. 1 point for every dollar spent. Track and redeem your CURewards points online – it's easy. Shop the online catalog for free merchandise and take advantage of free travel opportunities. You can apply for a Platinum Rewards Visa card while you're in Internet Banking. See "Apply for a Loan" on page 8.

- 4 **EXIT:** For your security, don't forget to click "EXIT" at the top of the screen when you are finished using this site.



Your **SECURITY** is a serious matter

VyStar's Internet Banking is a very secure way to perform your transactions and view your accounts. Your account information is protected by the use of multiple security measures that work together to create a safe environment.



Look for the **LOCK**

Our secure sites are best recognized by the small padlock symbol on your screen. Our Secure Socket Layer (SSL) scrambles and unscrambles data as information passes between you and Internet Banking. As a user, you don't have to do a thing except make sure you have a web browser version that can participate in this process.

In Internet Banking, financial information is exchanged between your computer and your credit union's computer using the Internet. We utilize industry accepted security practices that are appropriate for our members and the way they choose to perform their online business with us. Keeping your financial and personal information secure and confidential is one of our most important responsibilities. Our systems are protected so your member information remains secure.

In addition to secure login procedures that allow you - *and only you* - to access your Internet Banking accounts, VyStar also provides an extra layer of security that can further prevent fraudsters from impersonating legitimate users and attempting to steal your account information, or worse yet, the funds in your account.

Free Computer Recognition Security is VyStar's current solution to what regulators describe as "multi-factor authentication"—a security enhanced requirement for all financial institutions issued by the Federal Financial Institutions Examination Council.

When you register for Computer Recognition Security, it recognizes you and the computer you are working from every time you login to Internet Banking. Once added, it's virtually invisible unless you login from a different computer (one that is not registered), in which case you will be prompted to answer your Challenge Questions.

Other Free Security Resources on VyStar's website:

- Member Alerts & VyStar Security Statement - the latest phishing and fraud alerts, important contact information, links, security tips and more.
- e-Video Demo - for an overview of VyStar Internet Banking Security and Services.
- Identity Theft 911™ & Identity Theft 911™ Recovery Service - provides valuable information and guides you through the process of restoring your identity. Get help rebuilding your original means of identification lost because of a natural disaster, regardless of whether an identity theft occurred. Let us put you in touch.

EXIT or SIGN OFF: Always remember to click Exit or Sign-off when you've completed any secure online session. This is a website safety feature designed to protect your confidential account information. Be sure to use it every time.

Your Guide to INTERNET SECURITY



Other Internet Banking Support SERVICES

VYSTAR MOBILE SITE

Access VyStar's website and your Internet Banking accounts using a **web-enabled cell phone, PDA, Blackberry or i-Phone device**. Our Mobile Site is a condensed version of VyStar's website giving you easy access to your credit union, financial information and allows you to manage your money, anytime and from anywhere.

Enrolled Internet Banking users, can type in **www.vystarcu.org** and be automatically redirected to Mobile Site to:

- Perform Branch and ATM searches via Google™ Maps
- Check VyStar's Current Rates
- And be able to Contact Us

Newer third generation (3G) enabled mobile devices can also view VyStar's full website and all our products and online services.

VyStar Wireless Banking: From VyStar Mobile Site (www.vystarcu.org on your mobile device), you can login to your VyStar Internet Banking account to view and monitor your account transactions, check account balances, pay bills, transfer money and more. To login requires your Internet Banking Login ID, Password and Computer Recognition Security questions.

VyStar Text Message Banking: If you can send text messages or receive email on your cell phone or similar device, you can request the last three transactions you performed on your VyStar account and get account balance alerts. Your device does not have to be Internet capable. To get started, enrolled Internet Banking users need to register and set up a text message banking PIN from a personal computer.

Go to VyStar's website to learn more about Mobile Site and how to get started.

VyStar does not charge fees for banking wireless. If you do not have a device to access mobile site, wireless banking or text message banking, there may be a cost to purchase/rent one. There can be monthly service fees and other charged by the carrier for text messaging, email and wireless Internet access. Certain restrictions apply. VyStar is not responsible for usage, services or charges incurred on any device.

NEED HELP? ←

Use our online contact services or call (904) 777-6000 or (800) 445-6289, option 1.

- ▶ **VyChat** - Get answers fast by conversing with a VyStar Representative live through a secure chat at www.vystarcu.org or within Internet Banking. VyChat Hours: Mon-Fri 8:30 a.m.-7 p.m. and Sat 9 a.m.-3 p.m.
- ▶ **General Email** at www.vystarcu.org for questions that are general in nature or **Secure Email** within Internet Banking for questions about your account.
- ▶ **Co-Browse Support** – Having problems with Internet Banking? A VyStar Representatives can work directly with you and your computer while you are on the phone.
- ▶ **Knowledge Base** - offers extra help to answer questions you may have.