



INTERNET & MOBILE BANKING: HOW TO GET STARTED

Enrollment

Welcome to VyStar Internet and Mobile Banking services. Here's how to get started:

1. Go to www.vystarcu.org on your computer or mobile device. Click on Need a Login ID? Enroll in the "Internet Banking Login" section. **A**

2. Review and accept the Terms and Conditions. This is an important step that cannot be bypassed.

3. Authenticate your account using your ATM/Debit Card or Savings Account number.

4. Enter your Personal Information, such as Member Number and Social Security Number or Employer Identification Number (EIN) for businesses.

5. Create a Username. Your Username must contain between 6 and 32 characters and can consist of letters and/or numbers.

6. Create a Password. Enter a password and then confirm it by typing it again. Your Password must contain between 8 and 32 characters and have at least one of each of the following: an uppercase letter, a lowercase letter, a number and a special character such as - ' . , # @ : ? ! () / \$ \ .

7. Enter your Email Address and add your Phone Number(s).

8. Enter your Authentication information, such as security questions. This extra layer of protection helps verify your identity when a computer or mobile device is not recognized. It is also used to reset your password when locked out ("Forgot your password?" feature). The system will prompt you through this.

9. Set up your Phone Number(s) for validation and then enter the Validation Code provided via the selected delivery method. You will be asked to set up options to receive a secure one-time access code. Follow the steps to choose how you want to receive your access code: via a text message or automated voice call. When you login from a computer or mobile device that hasn't been previously used for VyStar Internet or Mobile Banking, a code will be randomly generated and sent to you.

10. Confirm your e-Statement Settings and Disclosure. Select to receive monthly statements electronically rather than in the mail.

11. Confirm your Internet or Mobile Banking enrollment. Enrollment is complete. You can now access your VyStar accounts.

Internet Banking

Username

Password

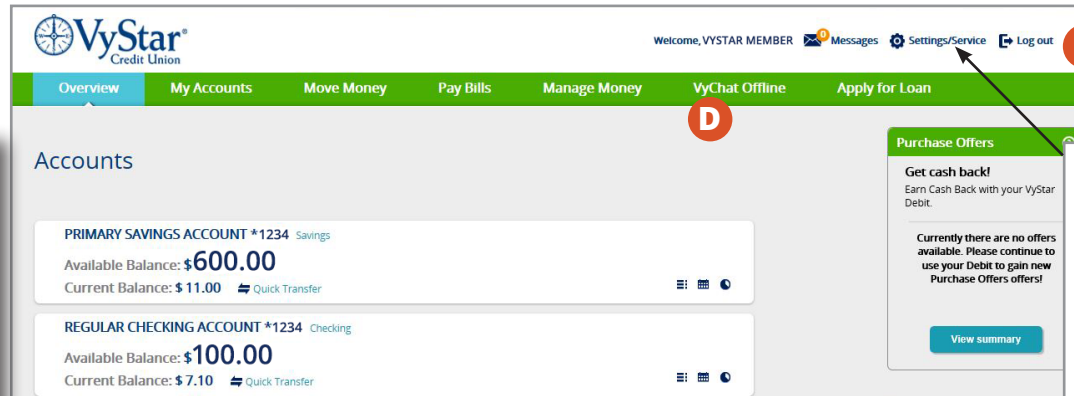
Take Me To

Make this page my default destination page

Login

[Forgot your password?](#)

[Need a Login ID? Enroll.](#) **A**



Important: When you are finished, always remember to click "Log out" **C**.

- Manage Alerts** **B**
- Apply for Loan
 - Cancel ATM/Check Cards
 - Check Stop Payment
 - Design Your Own Check Card
 - e-Statements & Tax Forms
 - Open a New Account
 - Order a Check Card

VyStar Mobile Services

You may enroll through Mobile Banking enrollment, if desired. Once enrolled in Mobile Banking, you will not need to enroll in Internet Banking. Your username and password will be the same for banking from your computer as well as tablet (iPad®, Surface™, etc.) or smartphone (iPhone®, Android®, etc.).

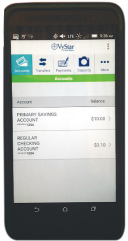
VyStar Mobile Site:

- Access your VyStar accounts using a smartphone or tablet.
- Type in www.vystarcu.org on your Web-enabled mobile device. This will redirect you to the login screen (<https://mobile.vystarcu.org>).

Free Mobile Banking Apps:

- Manage your money quickly and easily from your smartphone or tablet.
- Install VyStar's free Mobile Banking App onto your mobile device.

- Search for "VyStar Credit Union" in the Apple App Store for iPhone, iTouch®, iPad or in the Google Play Store for Android smartphones.



To use **Text Message Banking** on your cell phone:

- You must first register your device and activate your Text Message Banking.
- Go to "Settings/Service" and select "Manage Alerts" **B** in Internet Banking.
- In Mobile Banking, select "More" to get started.

Texting & Alerts: Send a text message with words like "BAL" to 897827 (VYSTAR) and get an instant reply with your account balance. You can also have your last five transactions and periodic balance alerts for your default account sent to your cell phone. *

*Wireless data rates may apply.

OTHER INTERNET & MOBILE BANKING SERVICES

- Free Bill Payer to receive and pay bills
- Mobile Check Deposit
- Free Purchase Offers for debit cardholders
- Free UChoose Rewards® for credit or debit card
- Credit Card Account Information and Services
- Design Your Own Card
- Easy steps to Apply for Loan
- Internal and External Transfers
- Open a New Account
- Order a Check Card (checking members)
- Order VyStar Checks
- Alerts

See other side for more about mobile banking including enrolling on a mobile device.

FOR ASSISTANCE

VyChat **D** online with a VyStar Representative, live Monday – Friday 7:00 a.m. to 9:00 p.m., Saturday 8:00 a.m. to 5:00 p.m.

VyStar Call Center at (904) 777-6000, option 1, or toll-free at 1-800 445-6289, option 1, for Internet Banking assistance and to reset your Magic*Touch PIN.

Stop by any **VyStar Branch**.





MOBILE BANKING: HOW TO GET STARTED USING THE VYSTAR MOBILE BANKING APP

Download the app

1. Search for "VyStar Credit Union" in the Apple® App Store for iPhone, iPod, iPad or in the Google Play Store for Android smartphones.
2. Click on the VyStar Mobile Banking app to begin installing the app.*

*Wireless data rates may apply.

Scan this QR Code for a quick link to our website and more information about our mobile banking products and services.



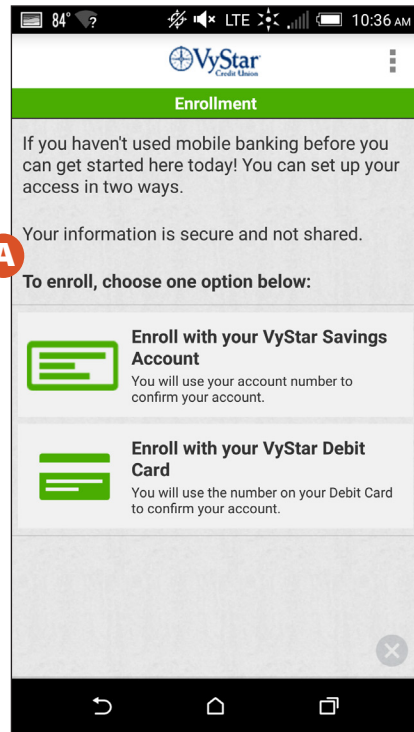
MOBILE BANKING FEATURES:

- Free Bill Payer to receive and pay bills
- Mobile Check Deposit
- Free Purchase Offers for debit cardholders
- Credit Card Account Information and Services
- Apple Pay for iPhones
- Easy steps to Apply for Loan
- Instant Balances **B**
- Alerts: Account, Security & Budget **C**

Enrollment

Here's how to get started on the VyStar Mobile Banking app:

1. After the VyStar Mobile Banking app is installed on your mobile device. **Click the VyStar logo to launch the app.**
2. **Click on Need a Login ID?** within the VyStar Mobile app.
3. **Choose an enrollment option:** VyStar Savings Account or VyStar ATM/Debit Card. **A** Next, **review and accept** the Terms and Conditions.
4. **Enter your Personal Information** such as Member Number and Social Security Number or Employer Identification Number (EIN) for businesses.
5. **Authenticate your account** using your ATM/Debit Card or Savings Account number.
6. **Create a Username.** Your Username must contain between 6 and 32 characters and can consist of letters and/or numbers.
7. **Create a Password.** Enter a password and then confirm it by typing it again. Your Password must contain between 8 and 32 characters and have at least one of each of the following: an uppercase letter, a lowercase letter, a number and a special character such as - ' . , # @ : ? ! () / \$ \ .



8. Verify your Email Address and add your Phone Number(s).

9. Enter your Authentication information, such as security questions. This extra layer of protection helps verify your identity when a computer or mobile device is not recognized. It is also used to reset your password when locked out ("Forgot your password?" feature). The system will prompt you through this.

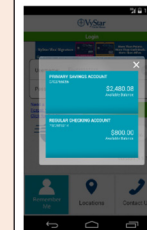
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11. Confirm your e-Statement Settings and Disclosure. Select to receive monthly statements electronically rather than in the mail.

12. Confirm your Mobile Banking enrollment. Enrollment is complete. You can now access your VyStar accounts.

Instant Balances

Now you can take a quick peek at an account available balance without needing to login first – just tap the icon on your login screen. You can turn Instant Balances on and off whenever you want.



To set this up you need to login and select an account to view.

Login to set up Instant Balances

If you use Instant Balances, we recommend that your device's password protection is turned on.

Note: You'll need to select "Remember Me" on the login screen prior to logging in for access to this feature.

Mobile Apps feature Alerts for your account, such as direct deposit, balance alerts and an alert to tell you if your password has been changed. Alerts are located under the "More" menu.

