



P.O. Box 45085 Jacksonville FL 32232-5085
 (904) 777-6000 or 1 (800) 445-6289
 www.vystarcu.org

MONEY MANAGEMENT & COUNSELING SERVICES

FREE VYSTAR MONEY MAKEOVER

At VyStar, we are helping people every day. Our members rely on us for information, assistance, financial advice and practical solutions for their everyday needs to help them improve their financial well-being and plan for the future. Participating in VyStar's Money Makeover program, with the help of your own VyStar Money Coach is a unique money management program to help you drive down debt, increase savings and improve your financial outlook.



How You Can Get a Free Money Coach and Money Makeover

Visit any VyStar branch location and ask for a VyStar Money Coach today. We will help you take a closer look at your budget, track your spending, get your household budget in shape and achieve your financial goals – one step at a time.

Go to Our Website for Free Financial Tools

At VyStar, we want to show you better ways to manage your money and prepare for the future. On our website, we make available some financial tools to help you get started.

Simply go to www.vystarcu.org and click on "Money Makeover" under the "Financial Tools" dropdown menu to access financial tools that you can use anytime, free of charge.

- **Monthly Budget Planner:** Spreadsheet for recording and managing your cash flow during the year
- **BalanceTrack®:** Educational program to guide you through the core aspects of personal financial management
- **Financial Calculators:** Tools to assist you in refining your budget and planning your future (e.g., home and personal financing, investment and retirement)
- **Money Makeover At Home Guide:** Unique financial exercise and budgeting tool for your Money Makeover

Free BALANCE™ Financial Counseling Service

Feel like you're always a paycheck behind?

Has paying your bills each month become a balancing act?

Do you have trouble saving money, that will help you recover from a crisis, such as a lost job or medical problem?

Are you arguing with family members or losing sleep over money matters?

Or do you simply have questions that will help you achieve your financial goals, but don't have the time during the day to ask?

BALANCE financial counseling service has been helping people master their money since 1969. Through VyStar's partnership with BALANCE, members have access to free financial counseling services to assist with:

- General money management
- Credit and housing topics
- Goal setting
- Spending and savings plans
- Credit and credit reports
- Debt management
- Mortgage delinquency and foreclosure prevention

Immediate private advice. Call toll-free 1 (800) 777-7526 and talk to a certified consumer credit counselor over the phone. Or, visit their website at www.balancepro.org. The questions you ask and information you provide will be kept strictly confidential. BALANCE is there when you need them, providing you counseling services six days a week, free of charge.

BALANCE is open most evenings. And, services are offered in many languages and to those who are hearing impaired. BALANCE hours: Monday through Thursday 8 a.m. to 11 p.m.; Friday 8 a.m. to 8 p.m.; and Saturday 11 a.m. to 8 p.m. (EST)

 **Only a phone call away.** When it comes to financial difficulty, we know from experience that a potential problem caught in the early stages is often easier to resolve. Prevention and immediate attention to find solutions to financial concerns and circumstances can, in most cases, deter more serious collection-type actions that will cost you and your credit union money.

BALANCE is a national organization that offers no-cost professional financial counseling and fair, impartial consumer-oriented financial advice. It is a wholly owned subsidiary of the Consumer Credit Counseling Service of San Francisco. Their goal is to not only work with you to avoid or resolve financial distress, but also to provide information and assistance to help you achieve your goals, such as buying a home or saving for the future.





WE ARE HELPING PEOPLE EVERY DAY

OTHER FREE SERVICES TO HELP YOU

For practical advice from a knowledgeable VyStar representative, don't hesitate to contact us or visit any VyStar branch. We will do everything we can to help you find solutions.

Having trouble making your car payment?

During these tough economic times, your credit union understands that there are circumstances that could cause our members to fall behind on their monthly payments. If you've experienced a hardship that has affected your ability to pay on your loan, let us help.

You can depend on VyStar: we make every effort to provide workable solutions for our members. We realize it can be hard to talk with others about your financial problems, but coming to us early on can mean a quick fix with only minor adjustments to get you back on the road to good financial health.

Find out where you stand before the situation gets worse, possibly damaging your credit. Any advice and financial counseling we provide is completely confidential and free of charge.

Professionally trained VyStar representatives in our Collections Department will be glad to answer your questions and assist with loan payment, bankruptcy, repossession, and legal or charge-off issues. Call (904) 777-6000 or 1 (800) 445-6289, option 3. You can also stop by any VyStar branch for assistance.

Having trouble making your mortgage payment?

Your home is your most valuable asset. During these trying financial times, we know that even responsible, conscientious people can find it difficult to make their mortgage payments because of circumstances beyond their control.

If you find yourself falling behind on your mortgage, it's crucial that you contact us as soon as possible. Open communication is the key to working out a solution that allows you to keep your home.

VyStar mortgage representatives will be glad to answer your questions in confidence and at no charge. Call (904) 777-6000, or 1 (800) 445-6289, option 3. For mortgage hardship requests, call (904) 594-5419 or 1 (800) 445-6289, ext. 5419.

GET QUICK, SECURE ANSWERS WITH VYCHAT

Communicate with a live VyStar representative via secure VyChat at www.vystarcu.org or via VyStar Internet Banking. We will be glad to answer your questions and provide direction and advice.

Here's how it works: Click on the white VyChat tab on the right side of our website, or on the Accounts page once you log in to Internet Banking. Provide your name and let us know what you would like to chat about (e.g., Member Services, Loans, Mortgages, or Business Services). Then, simply type in your question and click "Submit." VyChat representatives are dedicated to serving your financial needs.

VyChat is a secured communications channel. For your protection, when you enter VyChat from our website with questions that contain personal/account information, you will be asked several questions to verify your identity, just like when you phone our Call Center.

When using VyChat via Internet Banking, you will not be required to answer identity questions. Your information will already be verified by your login credentials.

VyChat hours: Let us help you today! We are open 7 days a week from 7:00 a.m. to 7:00 p.m., excluding holidays.

