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www.vystarcu.org



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YOUR VYSTAR BUSINESS SERVICES

BUSINESS LENDING SERVICES

We offer a variety of financing options because we know that business and nonprofit association borrowing needs vary.

Business Real Estate Loans – A VyStar commercial mortgage lets your business benefit from our flexible options that include competitive fixed and variable rates, low monthly payments and competitive amortization periods. Let us help you purchase or refinance your owner-occupied building or commercial real estate investment property.

Business Equipment Loans – VyStar business equipment loans are a great way to finance larger purchases such as box trucks, tow trucks, semi tractors, wreckers, construction, medical/dental, printing, manufacturing and others. Competitive, fixed interest rates and terms up to 120 months (depending on the collateral) are available on loan-to-value amounts up to 90%.

Business Vehicle Loans – Let VyStar help your business finance cars, pickup trucks, vans, and SUVs. With competitive fixed rates, terms up to 84 months (depending on the collateral), and loan amounts **up to 100%** of the vehicle purchase price, VyStar is the right choice for your next business vehicle loan.

Business CD and Share-Secured Loans – Use your available cash to your advantage by borrowing funds secured by a VyStar Share Account or Certificate of Deposit (CD).

All loans are subject to approval.

BUSINESS SAVINGS & CHECKING

Business Savings Account – This account establishes your membership with VyStar and provides easy access to your funds. With a \$5.00 opening-deposit and no service charges, you'll get competitive dividends paid monthly on a minimum daily balance of \$2,500 or more. Monthly statement provided.

Small Business Checking Account – Ideal for businesses with limited account activity. Competitive interest paid monthly on a minimum daily balance of \$2,500 and more. No monthly service charge. No fees for up to 100 items* per month. Deposit/withdraw up to \$10,000 cash per month at no cost.

Regular Business Checking Account – Competitive interest paid monthly on minimum daily balance of \$5,000 and greater; no monthly service charge with minimum daily balance of \$5,000 and more. No fees for up to 250 items* per month. Deposit/withdraw up to \$20,000 cash per month at no cost.

Volume Business Checking Account – For heavy account activity. No monthly service charge with minimum daily balance of \$15,000 and more. No fees for up to 500 items* per month. Deposit/withdraw up to \$35,000 cash per month at no cost.

Nonprofit Association Checking Account – The solution for associations, clubs, churches, and other nonprofit organizations. Unlimited transactions with no fees and no monthly service charges. Interest is paid monthly on a minimum daily balance of \$2,500 and more.

Business Visa® Debit Card – Your purchases will be deducted directly from your business checking account. Qualified purchases can earn UChoose Rewards™ points to redeem for travel, gift cards, event tickets, and merchandise. Design your own card with an approved image of your choice.

Money Market Account with Checks – Let your money earn more and have liquid funds set aside for emergencies, big purchases or future investments. Competitive, tiered interest rates calculated daily, compounded daily and credited monthly rates. No monthly fee, unlimited deposits and option to use as overdraft protection arrangement for checking.

Business Certificates of Deposit (CDs) – With a minimum \$500 deposit, get flexible terms from 3 to 60 months, automatic renewals and tiered rates for higher balances. Interest earned is calculated daily, compounded monthly and credited monthly.

** Items include checks cleared, transfers, deposited items, withdrawals and other credits or debits.*

BUSINESS MERCHANT SOLUTIONS

Give your Visa® business a boost. VyStar offers credit card payment processing to its business members. You have access to competitive pricing and personalized service for any size or type of business. Ask us about Dial Terminal, Internet, Mobile and PC Solutions.

Business Investment Services

Get financial management and investment support. VyStar Credit Union, through VyStar Investment Services* makes available mutual funds, annuities, stocks, bonds, retirement plans such as Simplified Employee Pensions (SEPs) and more to businesses and nonprofit associations.

Representatives will work with you on a needs-based approach, analyze, make recommendations and then, work closely with you to activate and help monitor your financial management program. To find out how you may benefit from these services, call: (904) 908-2495, or 1 (800) 445-6289, ext. 2495

*Securities are offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not obligations of VyStar Credit Union and are not endorsed, recommended or guaranteed by VyStar Credit Union or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

BUSINESS CREDIT CARDS

Get the credit card that is right for your business with low rates, no annual fee and no transactions fees. Benefits also include travel accident insurance, travel and emergency assistance, auto rental collision waiver program and emergency cash disbursement.

Business Platinum Rewards Visa® – With credit lines between \$5,000 – \$50,000 and fixed rates, this card gives you and your business the flexibility you need. Earn UChoose Rewards™ points on eligible purchases. Cash advances available at any VyStar ATM surcharge-free.

Micro Business Platinum Visa® – Perfect starter card designed for new small businesses with credit lines between \$500 - \$2,500. No length-of-time in business requirements. Credit decision based on business owner(s) personal credit scores. No tax returns required.

Business Secured Platinum Visa® – Secured by your VyStar CD or Business Savings Credit lines between \$500 - \$25,000 (variable rate). No length-of-time in business requirements. Credit decision based on business owner(s) personal credit scores. No tax returns required. Cash advances available at any VyStar ATM surcharge-free.

Full personal guarantee required from all owners.

OTHER BUSINESS SERVICES & ASSISTANCE

Business Tax Payments – VyStar Credit Union does not accept tax payments at its branches, but encourages business members to pay directly to the United States Treasury utilizing the online Electronic Federal Tax Payment system (EFTPS), at www.eftps.gov.

Business ACH Payroll Origination – Use ACH payroll origination services for payroll direct deposit for employees. It's an easy way to move funds quickly and efficiently using electronic processing. Find out how you can qualify.**

Valuable Employee Benefit – We encourage businesses to provide credit union membership as a free benefit to all their employees. Ask us how VyStar@work can help you.

BUSINESS ONLINE SERVICES

At home, at work or on the road, VyStar's electronic services are there for you when you need them. Review and manage your account whenever and wherever you are. Enroll in Internet Banking at www.vystarcu.org and/or download the VyStar Mobile App*.

Bill Payment– Review, manage and pay bills from one secure service. Keep up to 24 months payment history. Set up bills to be paid and select a pay date. Save time and money.

Entitlement– This feature lets you add account access for sub-users such as a bookkeeper or accountant.

Business Mobile Check Deposit* – Depositing your business checks is as easy as snapping a photo with your phone. And it's free. For businesses that process heavy check volume on a daily basis, please contact our Business Services Department today at (904) 908-2292 or 1 (800) 445-6289, ext. 2292 for additional options.

*Wireless provider data and text rates may apply.

**Federal Tax withholding not included.

WE APPRECIATE YOUR BUSINESS

At VyStar Credit Union, we understand that your business comes first. Whether your company is newly formed or well established, call a VyStar Business Relationship Specialist today for assistance. We want to help you put all the pieces together so you can keep achieving your business goals and dreams. Stop by a VyStar Branch or call us at **(904) 908-2292 or 1 (800) 445-6289, ext. 2292.**

It's time you and your business discover the VyStar Credit Union advantage. We never forget it's your money.

