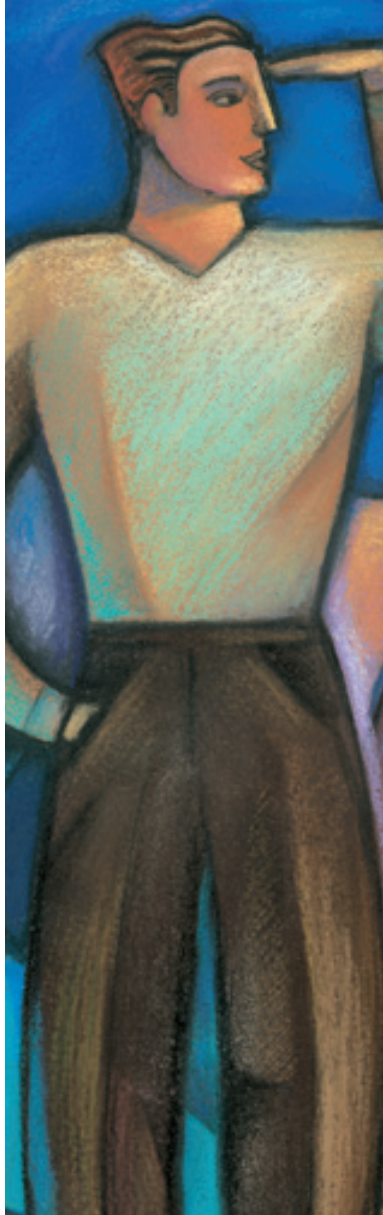




P.O. Box 45085 Jacksonville FL 32232-5085  
(904) 777-6000 or 1 (800) 445-6289  
www.vystarcu.org

# YOUR CHECKING SERVICES



## **Checking Account**

An account designed to meet the everyday financial needs of VyStar's members. This account earns dividends, has no monthly service fees and includes these other great features:

- No charge for writing checks
- No charge to check balances online or by phone
- No charge to transfer money between VyStar accounts
- No charge for direct deposit of payroll
- No charge Visa® debit card
- No charge for optional overdraft protection

VyStar's checking accounts come with a variety of FREE electronic and online banking services, providing members with 24/7 access to their money. Electronic and online services include:

- Internet Banking and Bill Pay
- Magic\*Touch account access by phone
- Mobile Banking and Mobile Check Deposit
- Account Alerts

Please note: The funds from your deposit via the Mobile Banking App may not be available for immediate withdrawal. Please refer to the Mobile Deposit Agreement for full disclosures. Mobile deposit is free; however, usage rates from your mobile carrier may apply when using the Mobile Banking App. All third-party companies, products, and service names are for identification purposes only. All service marks, trademarks, and registered trademarks are the property of their respective owners.

Go to [www.vystarcu.org](http://www.vystarcu.org) or visit a branch for more details.

## **Senior Class Program**

A program created specifically for VyStar members age 50 or better. The Senior Class Program includes our basic checking account, plus the following features:

- No charge for VyStar custom checks, or \$10 credit toward other check styles ordered through VyStar
- No charge for photocopies
- No charge for the direct collection of bond coupons or foreign checks
- No charge for domestic wire transfers

## **VyTeen Checking Account**

An account designed for VyStar members 13 up to 18 years of age. Under the guidance of a parent or guardian, VyTeen account holders can have access to their own funds, plus the following:

- No charge Visa® debit card
- Special 12-month CD with a minimum opening deposit of only \$100, plus the option to deposit more in \$25 increments (maximum balance not to exceed \$2,000)

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® debit card and ATM card. The misuse of these cards can cause the account to become negative and incur costs.

## **Bravo and Achieve Checking Accounts**

Accounts designed for college students or young adults just starting out, 18 up to 26 years of age. Get sound advice on how to build a strong financial future, plus the following:

- All the great features of our basic checking account
- Special 12-month CD with a minimum opening deposit of only \$100, plus the option to deposit more in \$25 increments (maximum balance not to exceed \$2,000)
- Get help establishing credit with a lower limit Visa® credit card, auto loans and more.\*

\*All rates are based on an evaluation of the member's individual credit history. All loans are subject to credit approval. Certain conditions and restrictions may apply. All VyStar loan programs, rates, terms and conditions are subject to change at any time without notice.

## **Debit Card and Rewards Programs**

- Visa® debit card for easy access to your funds
- ATM access is surcharge free at all VyStar ATMs
- Access more than 20,000 surcharge-free ATMs at popular retailers across the U.S., as well as other locations in Canada and Mexico
- Personalize your debit card for a small fee
- Earn Purchase Offers and get cash back when you activate offers received in Internet Banking and make qualified purchases.