



YOUR VYSTAR CREDIT CARD OPTIONS

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



Compare our credit cards to others and we think you'll agree: VyStar's variable-rate credit cards are a better value. Travel, go shopping, dine out and more with a card you know and can trust. Enjoy our low variable credit card rate and choose the combination of features you like best.

Visa® Signature Rewards

The variable-rate Rewards card that earns 3 points for every \$1 spent on gas, 2 points for every \$1 spent on groceries, and 1 point for every \$1 spent on qualified purchases. *Plus*, earn extra points for shopping at participating retailers. Collect as many points as possible and use them anytime you like. Track your points; make travel arrangements; shop for merchandise; and get gift cards, events tickets and more online at www.vystarcu.org.

Visa® Signature Cash Back

The variable-rate Cash Back card that gives cash back on qualified purchases, which can be paid out on demand throughout the year through our online Cash Back Mall; otherwise, the accumulated cash back is credited to your card every October. Receive 3% cash back on gas, 2% cash back on groceries, and 1% cash back on other qualified purchases. *Plus*, earn extra cash for shopping at participating retailers.

Visa® Signature Rewards & Signature Cash Back Benefits*

- **Visa® Signature Concierge Service** for help with restaurant reservations, gift arrangements, event tickets and more
- **Complimentary Discounts and Upgrades** at top hotels, resorts and cruise lines
- **Shopping Discounts and Special Offers** at premium retailers
- **Price Protection** so that if you find an ad offering a lower price on an item within sixty (60) days of your purchase, you'll receive a refund for the price difference
- **Return Protection** so that if you're dissatisfied within ninety (90) days of making a purchase and the retailer will not take it back, you'll be reimbursed
- **Warranty Manager Service**, which gives you double the manufacturer's warranty coverage
- **Travel and Emergency Assistance Services** to help coordinate medical, legal and travel services while you're away
- **Roadside Dispatch®** with convenient towing and locksmith referral services in the U.S. and Canada, available 24/7

- **Auto Rental Collision Damage Waiver** offers coverage, at no additional cost, for damage due to collision or theft
- **Added Security With EMV Chip Technology** for authenticating credit card transactions when used at chip-enabled terminals
- Low variable interest rate and low minimum monthly payment
- No annual fee
- No cash advance, balance transfer, convenience check or transaction (includes foreign) fees; no inactivity fees
- No rate increase on a cash advance or due to a late payment
- Interest-free grace period on purchases
- Free Visa® Alerts to monitor your card transactions
- \$500,000 in Travel Accident Insurance
- Emergency card replacement
- Transfer balances from outside cards for 0% APR**

VyStar Platinum Visa®

The no-frills variable-rate Platinum card that offers the advantage of our lowest credit card variable interest rate possible. Enjoy a new level of financial freedom, prestige and benefits you deserve.

- Lowest variable credit card rate possible
- Low minimum monthly payment
- No annual fee
- No cash advance, balance transfer, convenience check or transaction (includes foreign) fees; no inactivity fees
- No rate increase on a cash advance or due to a late payment
- Interest-free grace period on purchases
- Free Visa® Alerts to monitor your card transactions
- \$500,000 in Travel Accident Insurance
- Emergency card replacement

We also offer **secured credit cards** for our members with special credit needs.

Design Your Own Card

With this service for credit cards, you can create your own card design. Feature a loved one, show off friends, share a memory, make your pet a star, display a favorite scene or a place you have traveled to, or select from a catalog of pre-approved images.

Log in to Internet Banking. Click on your credit card, and select "Design Your Own Card" under the "Services" tab. Follow the simple instructions. There will be a small \$10 charge to process your personal image and certain restrictions apply*.

*Certain terms and conditions apply to the design your own card service. Custom images must meet Visa USA and other standards set forth by the credit union. Images are screened by Visa to ensure your protection and you will be notified via email if your art is not accepted. Cost for your personalized card design is \$10 per card. Also available to members who have existing non-variable Visa Credit Cards and MasterCard (These products are no longer offered.)

Visa Checkout

Visa Checkout enables you to safely and easily make purchases online without needing to re-enter your VyStar Visa card numbers and shipping details. Just select the "Visa Checkout" button during checkout, enter your email address and password, and you're done!

Visa Checkout combines secure technology and valuable features with reliable customer service. Add just one card, multiple cards or all your cards. You can also set up a default card. Of course, you can still earn UChoose Rewards[®] or Cash Back as you do with any other eligible Visa purchases.

Your Free Credit Card Payment Options

Pay Option via Internet Banking:

Log in to Internet Banking at www.vystarcu.org. Under "Loans," check your balance and select "Pay" to move money to your credit card account (as a payment).

Pay-My-Bill via Credit Card Account Services, Internet Banking:

Enjoy the convenience of this fast, easy and free payment service. For Pay-My-Bill, log in to Internet Banking, select your card name for your account activity and go to the "Payments" tab.

EASY PAY – Free Automatic Recurring Payment Option:

This service electronically makes your credit card payments for you. Your credit card payments are automatically deducted from your VyStar checking or savings account on time, every time. You only have to set up EASY PAY once, and it automatically makes your payment for you each month. You can sign up for EASY PAY via Internet Banking, at any branch office, or by calling our Contact Center.

In addition to making payments by mail and online, you can also make credit card payments at any VyStar branch; by phone or through the Magic*Touch automated phone system at (904) 777-6000 or 1 (800) 235-6289; through our Contact Center at (904) 777-6000 or 1 (800) 445-6289; or online via VyChat.

Check Your Credit Card Transactions Online

Review your credit card usage daily from your computer. Your credit card information is available via Internet Banking at www.vystarcu.org. Click your card name on your "Overview" screen to view your charges and utilize other card services. No additional login information is necessary. Your charges can be viewed under the "Statements and Activity" tab.

While you're online, sign up for e-Statements to receive your credit card statement each month online. Go to your credit card information via Internet Banking, select the "Statements and Activity" tab and click "Go Paperless." Eliminate paper with this quick and easy service. Each month you'll receive an email reminder that your statement is ready to view. You can also access statement history.

Set up Free Visa Purchase Alerts

Receive transaction alerts in near-real time via a text message on your mobile phone or email.*** Receive alerts when a purchase is made overseas, at a gas station, or without swiping the card (online or by phone), or when a purchase is greater than your preset dollar amount. Have an alert sent when a transaction is declined. Go to your credit card information via Internet Banking, select the "Quick Links" tab and click "Visa[®] Alerts."

Reporting a Lost or Stolen Card

If your card is lost or stolen, immediately report it to 1 (877) 366-3565.

*All loans subject to credit approval. Rates and terms are subject to change without notice. Certain restrictions, limitations, and exclusions apply. *Please refer to the terms and conditions under Disclosures at www.vystarcu.org for full program benefits. **APR = Annual Percentage Rate. Offer good only on balance transfers to new VyStar Visa Signature Rewards or Cash Back credit cards from non-VyStar loans/credit cards when completed within the first 60 days after the card open date. Rate on unpaid balance transfer balances returns to current standard APR after 12 billing cycles. Balance transfers do not earn reward points or cash back. *** Standard text message and data charges may apply.*