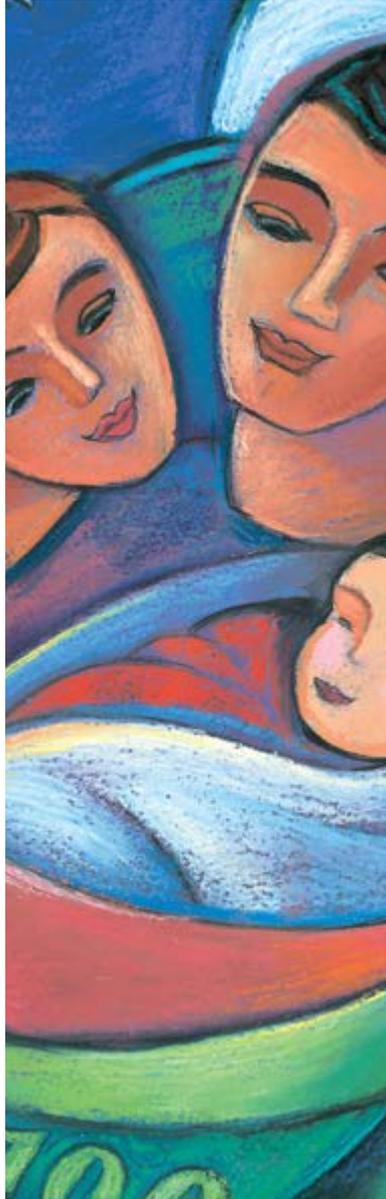




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YOUR SAVINGS AND RETIREMENT SERVICES

Savings

Everyone should have a savings program for emergencies and long-term purchasing goals. VyStar's Savings account offers:

- Competitive Dividends –
Calculated daily, compounded monthly and credited monthly
- No Service Charges
- Optional Overdraft Protection Arrangement
- Access to Funds by ATM, branches, phone, computer and mail

Money Market Account

Boosts your earnings even further with an account that offers more.

- No Minimum Balance Requirement
- Competitive Dividends –
Calculated daily, compounded daily and credited monthly
- Tiered Yield Structure – The more you save the more you earn
- Optional Overdraft Protection Arrangement
- Plus, Checks – Get to your money when and where you need it

ACCOUNT RESTRICTIONS: For all Savings and Money Market accounts, you may make no more than six (6) transfers and withdrawals from your account to another account of yours or to a third party in any statement cycle by means of a preauthorized, automatic, or Internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your transaction will be denied and your account may be subject to closure. *These account limitations do not apply to Health Savings Accounts, VyTeen Savings Accounts or Kid's Club Accounts.*

Health Savings Account (HSA)

An HSA offers tax advantages and will help you keep tabs on your medical spending. It can be used to pay for many types of qualified medical expenses such as doctor visits, prescriptions, transportation to get medical care, qualified long-term care insurance, health plan premiums when unemployed and more. Members are eligible as long as they are:

- Covered under a High Deductible Health Plan (HDHP)
- Not covered under another type of health plan that is not an HDHP
- Not enrolled in Medicare (generally under 65 years old)
- Not claimed as a dependent on another individual's tax return

HSA: Certain restrictions apply. VyStar is not responsible for determining if a member's distribution qualify, nor do we provide tax advice. Consult your tax advisor. For more information on qualified medical expenses, visit www.irs.gov.

Florida Uniform Transfers to Minors Act (FLUTMA Account)

A FLUTMA Account is a custodial account in which a custodian manages the funds of an account for the benefit of a minor. The minor is the sole owner of the account, but has no authority to transact on the account until he/she attains the age of 25.

State law limits all FLUTMA accounts to one minor beneficiary and one custodian. NO joint members are permitted on FLUTMA accounts; however, custodians are strongly encouraged to designate a successor custodian. Savings and Certificates Accounts may be set up as FLUTMA accounts, and the funds are accessible to the custodian through Magic*Touch, Internet Banking, direct deposit and ATM cards, under the same restrictions as non-FLUTMA accounts.

Living Trust Accounts (Revocable Trusts)

Trust accounts are federally insured as payable-on-death accounts. For Living Trust accounts, you may use all types of deposit accounts (savings, checking, certificates, etc.). IRAs and Loan accounts are not eligible as trust accounts.

Irrevocable or Amendable Trust Accounts cannot be opened. This includes, but is not limited to, Gun Trusts, Income Trusts, Land Trusts, or Special Needs Trusts. In order to open a Living Trust account, several documents must be completed, including the Trust Certification Form for Trust Accounts, a copy of the first page and signature page(s) of the trust, and a new Membership Application to change the ownership of the account to the trust. Depending on the circumstances, other information may be necessary.

Certificates

Lock in your earning power and enjoy high yields for the term of your choice; from three months to five years. Put your money in a certificate when you don't need immediate access to your funds for a period of time. And because you agree to keep the money in the credit union for the specified period of time, you receive a higher rate from VyStar. We also provide tiered rates for higher balances. An early withdrawal penalty may apply. Dividends earned are calculated daily, compounded monthly and credited monthly. A minimum deposit of \$500 gets you started.

CERTIFICATE ACCOUNTS: Minimum \$500 opening balance is required to earn annual percentage yield. A penalty is required for early withdrawal. Certificates cannot be aggregated to meet tiered balance requirements.



EARN MORE • SAVE MORE AT VYSTAR

18-Month Step-Up Certificates

Get a certificate with a one-time option to adjust to a higher rate before the certificate matures. You can also add amounts of \$2,000 or more any time during the 18-month Step-Up Certificate term. An early withdrawal penalty may apply. It's that kind of flexibility that makes saving really pay off. Interest earned is calculated daily, compounded and credited monthly.

CERTIFICATE ACCOUNTS: Minimum \$500 opening balance is required to earn annual percentage yield. A penalty is required for early withdrawal. Certificates cannot be aggregated to meet tiered balance requirements.

Individual Retirement Accounts (IRAs) and Education Savings Accounts (ESAs)

Earn more wealth for your retirement years with a VyStar IRA that earns higher yields on higher balances with six different account balance tiers ranging from under \$2,500 up to \$100,000 or more. You'll also save more because you'll pay no fees.

VyStar is your one-stop IRA center, offering a complete range of retirement savings and certificate options:

- **Traditional IRAs** - These IRAs provide tax-deferral of income.
- **Roth IRAs** - Pay your taxes up front, with added flexibility in retirement.
- **Coverdell Education Savings Account (ESA)** - Save for educational expenses.

All of our IRA and ESA products offer:

- Higher dividends for larger certificate deposits
- No maintenance or administration fees

The Coverdell Education Savings Account (formerly called the Education IRA), was created by Congress in 1997 to help students pay for qualified elementary and secondary school and college education expenses as well as other higher education costs. With the Coverdell ESA your earnings grow tax-deferred and your distributions are exempt from federal taxes when used for qualified education expenses at universities, colleges, vocational schools, and elementary or secondary schools (public, private or religious). An adult (parent or guardian) may open an ESA for a beneficiary (student) under 18 or for a special needs beneficiary.

If you need to move your IRA funds from a previous employer or transfer IRA funds from another financial institution, VyStar can help. VyStar's IRA accounts and certificates allow you to move your funds to us with ease and no fee. Retirement Accounts are insured up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). Government backing insures your retirement accounts by the NCUA.

IRA Certificates

VyStar IRA Certificates are a secure, dependable way to save for your retirement. Depending on your income, tax filing status and eligibility from other retirement savings plans, your yearly IRA contributions may be fully or partially tax deductible. Consult your tax advisor.

Visit our website at www.vystarcu.org where you can learn about IRAs, plan for your retirement, and print any forms that are needed to open an IRA or review your existing IRA.

CERTIFICATE ACCOUNTS: Minimum \$500 opening balance is required to earn annual percentage yield. A penalty is required for early withdrawal. Certificates cannot be aggregated to meet tiered balance requirements.

Accounts For Younger Members*

Kids Club for ages 12 and under: Fun and educational way to get a head start in saving money and learning about financial matters. As a member of this exclusive club, kids receive their own Savings account and special benefits including free use of our coin counting machines in the branches.

VyTeen Account for ages 13 up to 18: Under the guidance of a parent or guardian, teenagers can qualify for their first Checking account and Check Card. With a \$100 investment, begin saving with a 12-month Certificate and be able to add \$25 or more to their certificate (balance not to exceed \$2,000) anytime they want. VyStar also offers a reloadable Visa prepaid card (RSVP) for students ages 13-26.

Bravo Account for Students ages 18 up to 26: College students can establish credit by qualifying for a VyStar credit card. Get sound advice from our VyStar Investment Services Team. Enjoy convenient Internet, Mobile and Text Message Banking services.

Achieve Account for Members ages 18 up to 26: With your growing financial needs, this account can help you enjoy financial freedom at a much lower cost. Apply for a VyStar consumer loan to get your first car. Use free online bill payer service in Internet Banking and set up free direct deposit of your pay check among many other free benefits we offer.

*Certain restrictions, conditions, and limitations apply. Kids Club/VyTeen (under age 18) require documents at account opening; parents or legal guardians jointly responsible for use of accounts. Loans are subject to credit approval.

