



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

# YOUR VYTEEN, BRAVO, ACHIEVE ACCOUNTS

## VYTEEN ACCOUNT

**For members 13 up to 18 years old.**

Under the guidance of a parent or guardian, teenagers can learn fiscal responsibility and develop good savings habits. They could qualify for their first checking account and, with an initial deposit of \$25, get their first debit card. With a \$100 investment, they'll watch their money grow in a 12-month CD and be able to add \$25 or more to it anytime they want (balance not to exceed \$2,000).

- Access to their own funds
- Internet & Mobile Banking\*, set up Account Alerts and more at [www.vystarcu.org](http://www.vystarcu.org)
- Visa debit card/ATM access
- Certificate of Deposit (CD) with savings increments as low as \$25

*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 cards can cause the account to become negative and incur costs.*

## BRAVO ACCOUNT

**For members 18 up to 26 years old.**

College students can begin establishing credit at a reasonable rate from a safe source by qualifying for a VyStar credit card.\* They can get sound advice on how to build a strong financial future from our VyStar Investment Services team.

- Internet & Mobile Banking\*, set up Account Alerts and Bill Pay; Electronic Statements and more at [www.vystarcu.org](http://www.vystarcu.org)
- Visa debit card/ATM access
- CD with savings increments as low as \$25
- Visa credit card with at least \$375 credit limit for those who qualify\*\*

## ACHIEVE ACCOUNT

**For members 18 up to 26 years old.**

Starting a career, buying a car or moving into that first place? With your growing financial needs, this account can help you enjoy financial freedom at a much lower cost. With your Achieve Account, enjoy these valuable benefits:

- Internet and Mobile Banking services; Mobile Apps; set up Bill Pay and Account Alerts; e-Statements
- Visa debit card/ATM access
- CD with savings increments as low as \$25
- Visa credit card with at least \$375 credit limit\*
- Low-rate consumer loans with free electronic payment services
- Free direct deposit of your pay

## RSVP: RELOADABLE STUDENT VISA CARD

**For members 13 years of age and older.**

Perfect for students and their parents. With this Visa card you can reload (prepay) with your own money to make purchases everywhere Visa debit cards are accepted. Order your card online at [www.vystarcu.org](http://www.vystarcu.org). Reload with funds from a VyStar credit card, debit card or checking account. It's safer than carrying cash and can help you manage your finances. No credit check is required. No loading or transaction fees.

## QUESTIONS?

Call (904) 777-6000 or 1 (800) 445-6289, option 9 for more information. Stop by any of our convenient branch locations or visit us online at [www.vystarcu.org](http://www.vystarcu.org). We provide affordable services to help you achieve financial independence. Contact a VyStar representative today to open the account that's right for you.

**Savings Account:** Dividends will be calculated daily and compounded and credited monthly. No more than six (6) preauthorized, automatic or telephone transfers may be made from these accounts to another account of yours, to a third party in any statement cycle, or by check, draft or access card in any statement cycle. If you exceed these limitations, your transactions will be denied. Check VyStar's disclosures for withdrawal limitations on savings programs. Transfer limitations do not apply to VyTeen accounts.

**Certificate of Deposit:** An early withdrawal penalty may apply. Interest paid may be withdrawn without penalty.

\*Wireless provider data and text rates may apply.

\*\*Credit Cards and Consumer Loans: All VyStar loans are based on an evaluation of the applicant's individual credit history. Subject to credit approval and certain conditions and restrictions apply.

