

IN THE CIRCUIT COURT OF THE FOURTH JUDICIAL CIRCUIT
IN AND FOR DUVAL COUNTY FLORIDA

CASE NO:

HEATHER WASHINGTON,
on behalf of herself and
all others similarly situated,

Plaintiff,

v.

VYSTAR CREDIT UNION,

Defendant.

CLASS REPRESENTATION

JURY TRIAL DEMANDED

CLASS ACTION COMPLAINT

Plaintiff, Heather Washington (“Plaintiff”), individually and on behalf of all others similarly situated, sues Vystar Credit Union (“Defendant” or “Vystar”), and states:

NATURE OF THE ACTION

1. Plaintiff brings this action on behalf of herself and a class of all similarly situated consumers against Defendant Vystar Credit Union, arising from its routine practice of assessing more than one \$32 non-sufficient-funds fee (“NSF Fee”) on the same item.

2. This practice violates Vystar’s account contracts.

3. This is a civil action seeking monetary damages, restitution, and declaratory and injunctive relief.

4. Vystar’s improper scheme to extract funds from accountholders victimized Ms. Washington and thousands of others Florida citizens. Unless enjoined, Vystar will continue to engage in these schemes and cause substantial injury to Florida citizens.

PARTIES, JURISDICTION, AND VENUE

5. Plaintiff Heather Washington is a *sui juris* resident of and domiciled in Columbia County, Florida, and is a citizen of the State of Florida.

6. Defendant Vystar Financial Credit Union is a credit union with its principal place of business in Jacksonville, Duval County, Florida.

7. The damages in this case exceed \$15,000.00, exclusive of interest, costs, and attorneys' fees.

8. The Court has personal jurisdiction over Defendant. All facts giving rise to this action occurred in the State of Florida. Defendant has been afforded due process because, at all times relevant to this matter, individually or through its agents, subsidiaries, officers or representatives, Defendant engaged in and carried on a business venture in this State, maintained an office or agency in this State, sold products in this State, or committed a statutory violation within this State as alleged herein. Defendant caused injuries to Plaintiff and Class members, which arose out of Defendant's acts or omissions that occurred in the State of Florida, at which time Defendant was engaged in business activities in the State of Florida.

9. Venue for this action is proper in this Court because Defendant is authorized to transact business in Florida, and the wrongdoing alleged herein occurred in this County, as well as in other locations where Defendant conducts business in the State of Florida.

10. All conditions precedent to the maintenance of this action have been satisfied.

GENERAL FACTUAL ALLEGATIONS

I. Vystar Charges Two or More NSF Fees on the Same Item

11. Vystar's Membership Booklet (the "Deposit Agreement") allows it to take certain actions when a bank accountholder attempts an Automated Clearing House ("ACH") transaction

but does not have sufficient funds to cover it. Specifically, Vystar may (a) authorize the transaction and charge a *single* \$32 Overdraft Fee; or (b) reject the transaction and charge a *single* \$32 NSF Fee.

12. In contrast to the Deposit Agreement, however, Vystar regularly assesses two or more NSF Fees on the *same* item.

13. Plaintiff does not dispute Vystar's right to reject an item and charge a *single* NSF Fee, but Vystar unlawfully maximizes its already profitable NSF Fees with deceptive practices that also violate the express terms of the Deposit Agreement.

14. Specifically, Vystar unlawfully assesses multiple NSF Fees on a single ACH item.

15. Unbeknownst to consumers, each time Vystar reprocesses an ACH transaction or check for payment after it was initially rejected for insufficient funds, Vystar chooses to treat it as a new and unique item that is subject to yet another NSF Fee. But the Deposit Agreement never discloses that this counterintuitive and deceptive result could be possible and, in fact, suggests the opposite.

16. The Deposit Agreement indicates that only a single NSF Fee will be charged per "item," however many times that item is reprocessed with no request from the customer to do so. An electronic item reprocessed after an initial return for insufficient funds, especially through no action by the customer, cannot and does not fairly become a new, unique item for fee assessment purposes.

17. This abusive practice is not universal in the financial services industry. Indeed, major banks like Chase—the largest consumer bank in the country—do not undertake the practice of charging more than one NSF Fee on the same item when it is reprocessed. Instead, Chase charges one NSF Fee even if an item is reprocessed for payment multiple times.

18. The Deposit Agreement never discloses this practice. To the contrary, it indicates that Vystar will only charge a single NSF Fee per item.

A. Plaintiff's Experience

19. In support of her claim, Plaintiff offers an example of NSF Fees that should not have been assessed against her checking account. As alleged below, Vystar: (a) reprocessed a previously declined item; and (b) charged a fee upon reprocessing of that item.

20. On November 20, 2018, Ms. Washington attempted an electronic payment to AT&T via an ACH transaction.

21. Vystar rejected payment of that item due to insufficient funds in Ms. Washington's account and charged her a \$32 NSF Fee for doing so. Ms. Washington does not challenge this initial fee as it is allowed by the Deposit Agreement.

22. On November 23, 2018, unbeknownst to Ms. Washington and without her request to Vystar to reprocess the item, Vystar processed the same item yet again, and again rejected the transaction due to insufficient funds and charged Ms. Washington another \$32 NSF Fee.

23. On November 27, 2018, unbeknownst to Ms. Washington and without her request to Vystar to reprocess the item, Vystar processed the same item yet again, and again rejected the transaction due to insufficient funds and charged Ms. Washington a third \$32 NSF Fee.

24. In sum, Vystar charged Ms. Washington \$96 in NSF Fees to attempt to process a single payment.

25. Ms. Washington understood the payment to be a single item as is laid out in the Deposit Agreement, capable at most of receiving a single NSF Fee (if Vystar returned it) or a single Overdraft Fee (if Vystar paid it).

B. The Imposition of Multiple NSF Fees on a Single Transaction Violates Vystar's Express Promises and Representations

26. The Deposit Agreement provides the general terms of Plaintiff's relationship with Vystar and makes explicit promises and representations regarding how transactions will be processed, as well as when NSF Fees and Overdraft Fees may be assessed. *See* Ex. A at 5-6.

27. The Deposit Agreement and the Membership Fees and Benefits Schedule (the "Fee Schedule") contain explicit terms promising that NSF Fees will only be assessed once per "item," when in fact Vystar regularly charges two or more NSF Fees per "item" even though a customer only requested the payment or transfer once.

28. According to the Fee Schedule:

Deposit Services

- Non-sufficient Funds (NSF) \$32

Ex. B.

29. The Deposit Agreement states:

If, on any day, the available funds in your share or deposit account are not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have sufficient available funds in order to pay an item. Your account may be subject to a charge for each item regardless of whether we pay or return the item.

Ex. A at 5.

30. The same "items" on an account cannot conceivably become new "items" each time they are rejected for payment then reprocessed, especially when—as here—Plaintiff took no action to reprocess them.

31. There is zero indication anywhere in the Deposit Agreement that the same "item" is eligible to incur multiple NSF Fees.

32. Even if Vystar reprocesses an instruction for payment, it is still the same “item.” Vystar’s reprocessing is simply another attempt to effectuate an accountholder’s original request for payment.

33. The disclosures described above never discuss a circumstance where Vystar may assess multiple NSF Fees for a single check or item that was returned for insufficient funds and later reprocessed one or more times and returned again.

34. In sum, Vystar promises that one \$32 NSF Fee will be assessed per “item,” and that term must mean all iterations of the same request for payment. As such, Vystar breached the Deposit Agreement when it charged more than one NSF Fee per item.

35. Reasonable consumers understand any given authorization for payment to be one, singular “item” as those terms are used in the Deposit Agreement.

36. Taken together, the representations and omissions identified above convey to customers that all submissions for payment of the same transaction will be treated as the same “item,” which Vystar will either authorize (resulting in an Overdraft Fee) or reject (resulting in an NSF Fee) when it decides there are insufficient funds in the account. Nowhere does Vystar disclose that it will treat each reprocessing of a check or ACH payment as a separate item, subject to additional fees, nor do Vystar customers ever agree to such fee practices.

37. Customers reasonably understand, based on the language of the Deposit Agreement and Fee Schedule, that Vystar’s reprocessing of checks or ACH payments are simply additional attempts to complete the original order or instruction for payment, and as such, will not trigger additional NSF Fees.

38. Banks and credit unions like Vystar that employ this abusive practice know how to plainly and clearly disclose it. Indeed, other banks and credit unions that engage in this abusive practice disclose it expressly to their accountholders—something Vystar never did.

39. For example, First Citizens Bank, a major institution in the Carolinas, engages in the same abusive practice as Vystar, but at least expressly states:

Because we may charge a service fee for an NSF item each time it is presented, **we may charge you more than one service fee for any given item.** All fees are charged during evening posting. When we charge a fee for NSF items, the charge reduces the available balance in your account and may put your account into (or further into) overdraft.

Deposit Account Agreement, First Citizen's Bank (Sept. 2018), <https://www.firstcitizens.com/personal/banking/deposit-agreement> (emphasis added).

40. First Hawaiian Bank engages in the same abusive practices as Vystar, but at least currently discloses it in its online banking agreement, in all capital letters, as follows:

YOU AGREE THAT MULTIPLE ATTEMPTS MAY BE MADE TO SUBMIT A RETURNED ITEM FOR PAYMENT AND THAT MULTIPLE FEES MAY BE CHARGED TO YOU AS A RESULT OF A RETURNED ITEM AND RESUBMISSION.

Terms and Conditions of FHB Online Services, First Hawaiian Bank 40, https://www.fhb.com/en/assets/File/Home_Banking/FHB_Online/Terms_and_Conditions_of_FHB_Online_Services_RXP1.pdf (last accessed July 1, 2019) (emphasis added).

41. Klein Bank similarly states in its online banking agreement:

[W]e will charge you an NSF/Overdraft Fee each time: (1) a Bill Payment (electronic or check) is submitted to us for payment from your Bill Payment Account when, at the time of posting, your Bill Payment Account is overdrawn, would be overdrawn if we paid the item (whether or not we in fact pay it) or does not have sufficient available funds; or (2) we return, reverse, or decline to pay an item for any other reason authorized by the terms and conditions governing your Bill Payment Account. We will charge an NSF/Overdraft Fee as provided in this section regardless of the number of times an item is submitted or resubmitted to us for payment, and regardless of whether we pay the item or return, reverse, or decline to pay the bill payment.

Online Access Agreement, KleinBank, <https://www.kleinbankonline.com/bridge/disclosures/ib/disclose.html> (last accessed July 1, 2019).

42. First Financial Bank in Ohio, aware of the common sense meaning of “item,” clarifies the meaning of that term to its accountholders:

Merchants or payees may present an item multiple times for payment if the initial or subsequent presentment is rejected due to insufficient funds or other reason (representment). Each presentment is considered an item and will be charged accordingly.

Special Handling/Electronic Banking Disclosures of Charges, First Financial Bank 2 (Aug. 2018), https://www.bankatfirst.com/content/dam/first-financial-bank/eBanking_Disclosure_of_Charges.pdf.

43. Vystar provides no such disclosures, and in so doing, deceives its accountholders.

C. The Imposition of Multiple NSF Fees on a Single Transaction Breaches Vystar’s Duty of Good Faith and Fair Dealing

44. Parties to a contract are required not only to adhere to the express conditions in the contract, but also to act in good faith when they are invested with a discretionary power over the other party. In such circumstances, the party with discretion is required to exercise that power and discretion in good faith. This creates an implied promise to act in accordance with the parties’ reasonable expectations and means that Vystar is prohibited from exercising its discretion to enrich itself and gouge its customers.

45. Indeed, Vystar has a duty to honor transaction requests in a way that is fair to Plaintiff and its other customers and is prohibited from exercising its discretion to pile on ever greater penalties on the depositor. Here—in the adhesion agreements Vystar foisted on Plaintiff and its other customers—Vystar has provided itself numerous discretionary powers affecting customers’ credit union accounts. But instead of exercising that discretion in good faith and

consistent with consumers' reasonable expectations, Vystar abuses that discretion to take money out of consumers' account without their permission and contrary to their reasonable expectations that they will not be charged multiple fees for the same transaction.

46. When Vystar charges multiple NSF Fees, it uses its discretion to define the meaning of "item" in an unreasonable way that violates common sense and reasonable consumer expectations. Vystar uses its contractual discretion to define that term in a way that directly causes more NSF Fees.

47. In addition, Vystar exercises its discretion in its own favor—and to the prejudice of Plaintiff and its other customers—when it reprocesses a transaction when it knows a customer's account lacks sufficient funds to cover the transaction, and then charges additional NSF Fees on a single item. In doing so, Vystar abuses the power it has over customers and their bank accounts and acts contrary to their reasonable expectations under the Deposit Agreement. This is a breach of Vystar's implied covenant to engage in fair dealing and act in good faith.

48. It was bad faith and outside of Plaintiff's reasonable expectations for Vystar to use its discretion to assess two or three NSF Fees for a single attempted payment. Vystar additionally abuses its discretion to either pay or return an item (for the same fee) by choosing to return it merely so that it could (in breach of the contract) assess multiple fees on the same item.

49. When Vystar charges multiple NSF Fees, the bank uses its discretion to define contract terms in an unreasonable way that violates common sense and reasonable consumer expectations. Vystar uses its contractual discretion to set the meaning of those terms to choose a meaning that directly causes more NSF Fees.

50. Moreover, Vystar provides itself discretion to refuse to reprocess transactions that are initially rejected. It abuses that discretion when it repeatedly reprocesses transactions and charges NSF Fees each time.

CLASS REPRESENTATION ALLEGATIONS

51. Plaintiff brings this action pursuant to Florida Rules of Civil Procedure 1.220(a) and (b)(3) on behalf of the following class:

All Florida citizens that are Vystar accountholders who, during the applicable statute of limitations, were charged more than one NSF Fee on the same item.

52. Excluded from the Class are individuals who file a request for exclusion, governmental entities, Defendant, its parents, directors, officers, attorneys, and members of their immediate families, and the Court and persons within the third degree of relationship to the Court.

53. **Numerosity:** The members of the Class are so numerous and geographically dispersed that individual joinder of all members is impracticable within the meaning of Rule 1.220(a)(1). However, information required to identify each member of the Class is in the control of Defendant. While the exact number of Class members can be determined only by appropriate discovery, Plaintiff believes that the Class includes, at minimum, thousands of members. The disposition of claims of Class members in a single action will provide substantial benefits to all parties and the Court.

54. **Commonality:** Plaintiff's claims raise questions of law and fact that are common to all putative Class members within the meaning of Rule 1.220(a)(2). *See Soper v. Tire Kingdom Inc.*, 124 So. 3d 804 (Fla. 2013). The common issues presented are as follows:

- A. Whether Vystar breached its own contract by charging more than one NSF Fee on the same item;
- B. Whether Vystar breached the covenant of good faith and fair dealing;

- C. The proper method or methods by which to measure damages; and
- D. The declaratory and injunctive relief to which the Class is entitled.

55. **Typicality:** As required by Rule 1.220(a)(3), Plaintiff's claims are typical of the claims of other members of the Class, as all such claims arise from a similar act or a series of similar acts committed by Vystar. *See Soper*, 124 So. 3d at 804. Plaintiff is advancing the same claims and legal theories on behalf of herself and other members of the Class. Plaintiff is not advancing any unique claims nor is she subject to any unique defenses.

56. **Adequacy:** As required by Rule 1.220(a)(4), Plaintiff and her counsel will fairly and adequately protect and represent the interests of the Class. Plaintiff is committed to the vigorous prosecution of this action and has retained competent counsel experienced in prosecuting class actions. Plaintiff possesses no interests adverse or antagonistic to the interests of the Class.

57. **Predominance and Superiority:** This action is properly maintained as a class action pursuant to Rule 1.220(b)(3) because questions of law and fact common to Plaintiff's claims and the claims of the members of the Class predominate over questions of law and fact affecting only individual members of the Class, such that a class action is superior to other methods for the fair and efficient adjudication of this controversy. The issues relating to Plaintiff's claims are similar to the issues relating to the claims of the other members of the Class, such that a class action provides a far more efficient vehicle to resolve the claims rather than a myriad of separate and individual lawsuits. The maintenance of this action under Rule 1.220(b)(3) is also supported by the following considerations:

- A. The relatively small amount of damages that members of the Class have suffered on an individual basis would not justify the prosecution of separate lawsuits; and

- B. Counsel in this class action are not aware of any other earlier litigation against Vystar to which any other members of the Class are a party and in which any question of law or fact controverted in the subject action is to be adjudicated.

Count I – Breach of Contract, Including the Implied Covenant of Good Faith and Fair Dealing

58. Ms. Washington incorporates by reference the preceding paragraphs.

59. Ms. Washington and Vystar have contracted for banking services, as embodied in the Deposit Agreement and related documentation.

60. All contracts entered by Ms. Washington and the Class are identical or substantively identical because Vystar's form contracts are used uniformly.

61. Vystar has breached the express terms of its own agreements as described herein.

62. Under the law of Florida, good faith is an element of every contract. All contracts impose upon each party a duty of good faith and fair dealing. Good faith and fair dealing, in connection with executing contracts and discharging performance and other duties according to their terms, means preserving the spirit—not merely the letter—of the bargain. Put differently, the parties to a contract are mutually obligated to comply with the substance of their contract in addition to its form. Evading the spirit of the bargain and abusing the power to specify terms constitute examples of bad faith in the performance of contracts.

63. Subterfuge and evasion violate the obligation of good faith in performance even when an actor believes their conduct to be justified. Bad faith may be overt or may consist of inaction, and fair dealing may require more than honesty. Examples of bad faith are evasion of the spirit of the bargain and abuse of a power to specify terms.

64. Vystar abused the discretion it granted to itself when it charged multiple NSF Fees on the same item.

65. In these and other ways, Vystar violated the covenant of good faith and fair dealing.

66. Vystar engaged in the foregoing conduct for the purpose of (1) gaining unwarranted contractual and legal advantages; and (2) unfairly and unconscionably maximizing NSF Fee revenue from Plaintiff and other members of the Class.

67. Ms. Washington and members of the Class have performed all, or substantially all, of the obligations imposed on them under the banking agreements.

68. Ms. Washington and members of the Class have sustained damages as a result of Vystar's breaches of the parties' express contracts and breaches of contract through violations of the covenant of good faith and fair dealing.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff, Heather Washington, respectfully requests that this Honorable Court, for herself and all members of the Class:

- A. Certify the Class pursuant to Rule 1.220(a) and (b)(3);
- B. Appoint the undersigned as Class Counsel;
- C. Appoint Plaintiff as Representative of the Class;
- D. Award Plaintiff and Class members damages in such amount as the Court or jury may determine;
- E. Award declaratory and injunctive relief as permitted by law;
- F. Award reasonable attorneys' fees, filing fees, expert fees, and costs of suit to counsel based upon the benefit received by Plaintiff and Class; and

G. Award Plaintiff and Class members any further relief that the Court deems just and proper.

DEMAND FOR JURY TRIAL

Plaintiff demands a jury trial for all counts for which a trial by jury is permitted by law.

Dated: July 11, 2019

Respectfully submitted,

/s/ Jake Phillips

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The Credit Union *Difference*



Membership Booklet

April 24, 2018



VyStar[®]
Credit Union

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(904) 777-6000
(800) 445-6289
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EXHIBIT A

people helping people

IMPORTANT NOTICE

The documents contained in this booklet
are your copies of
VyStar Credit Union's
member agreements and disclosures.
Please keep for future reference.
The table of contents below
is provided for easy reference.

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VyStar Credit Union

Membership and Account Agreement

This Agreement covers your rights and responsibilities concerning your accounts and the rights and responsibilities of VyStar Credit Union (Credit Union). In this Agreement, the words “you,” “your,” and “yours” mean anyone who signs a Membership Application/Account Card, or for whom membership and/or service requests are approved through the Credit Union’s online application and authentication process. The words “we,” “us,” and “our” mean the Credit Union. The word “account” means any one (1) or more share or other accounts you have with the Credit Union. The words “checks or drafts” or “draft” are used interchangeably throughout this Agreement and means a negotiable instrument.

Your account type(s) and ownership features are designated on your Membership Application or through the Credit Union’s online application and authentication process. By signing a Membership Application, each of you, jointly and severally, agree to the terms and conditions in this Agreement, Funds Availability Policy Disclosure, Truth-in-Savings Disclosure, Electronic Fund Transfers Agreement and Disclosure, Privacy Notice, Fee Schedule, or Account Receipt accompanying this Agreement, the Credit Union’s bylaws and policies, and any amendments to these documents from time to time that collectively govern your membership and accounts.

1. MEMBERSHIP ELIGIBILITY — To join the Credit Union, you must meet the membership requirements, including purchase and maintenance of the minimum required share(s) (“membership share”) as set forth in the Credit Union’s bylaws. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including consumer reporting agencies, to verify your eligibility for the accounts and services you request.

2. INDIVIDUAL ACCOUNTS — An individual account is an account owned by one (1) person, corporation, partnership, trust, or other organization. If the account owner dies, the interest passes, subject to applicable law, to the account owner’s estate or Payable on Death (POD) beneficiary/payee or trust beneficiary, subject to other provisions of this Agreement governing our protection for honoring transfer and withdrawal requests of an owner or owner’s agent prior to notice of an owner’s death, and to any security interest or pledge granted by the account owner, and subject to our statutory lien and setoff rights.

3. JOINT ACCOUNTS — A joint account is an account owned by two (2) or more persons.

a. Rights of Survivorship. Unless otherwise stated on the Membership Application or documented through the Credit Union’s online application and authentication process, a joint account includes rights of survivorship. This means that when one (1) owner dies, all sums in the account will pass to the surviving owner(s). For a joint account without rights of survivorship, the deceased owner’s interest passes to his or her estate. A surviving owner’s interest is subject to the Credit Union’s statutory lien for the deceased owner’s obligations and to any security interest or pledge granted by a deceased owner, even if a surviving owner did not consent to it.

b. Control of Joint Accounts. Any owner is authorized and deemed to act for any other owner(s) and may instruct us regarding transactions and other account matters. Each owner guarantees the signature or authentication request of any other owner(s). Any owner may withdraw or transfer funds, pledge to us all or any part of the shares, or stop payment on items without the consent of the other owner(s). We have no duty to notify any owner(s) about any transaction. We reserve the right to require (but have no obligation to require) written consent of all owners for any change to or termination of an account. If we receive written notice of a dispute between owners

or inconsistent instructions from them, we may suspend or terminate the account and require a court order or written consent from all owners in order to act.

c. Joint Account Owner Liability. If an item deposited in a joint account is returned unpaid, a joint account is overdrawn, or if we do not receive final payment on a transaction, the owners, jointly and severally, are liable to us for the amount of the returned item, overdraft, or unpaid amount and any charges, regardless of who initiated or benefited from the transaction. If any account owner is indebted to us, we may enforce our rights against any account of the indebted owner, including all funds in the joint account, regardless of who contributed the funds.

4. POD ACCOUNT DESIGNATIONS — A Payable on Death (POD) account designation is an instruction to the Credit Union that an individual or joint account so designated is payable to the owner(s) during his, her, or their lifetimes and, when the last account owner dies, is payable to all surviving POD beneficiaries/payees. Upon the death of the last account owner, if there is more than one (1) surviving beneficiary/payee, the account is payable to such beneficiaries/payees without rights of survivorship. Any POD beneficiary/payee designation shall not apply to Individual Retirement Accounts (IRAs). We are not obligated to notify any beneficiary/payee of the existence of any account nor the vesting of the beneficiary/payee's interest in any account, except as otherwise provided by law. This paragraph does not apply to an account held on behalf of or in the name of a trust.

5. ACCOUNTS FOR MINORS — We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid charges or amounts on such account. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction. We will not change the account status when the minor reaches the age of majority unless the change is authorized in writing by all account owners.

6. UNIFORM TRANSFERS TO MINORS ACCOUNT — A Uniform Transfers to Minors Account (UTMA) is an individual account created by a custodian who deposits funds as an irrevocable gift to a minor. The minor to whom the gift is made is the beneficiary of the custodial property in the account. The custodian has possession and control of the account for the exclusive right and benefit of the minor and, barring a court order otherwise, is the only party authorized to make deposits, withdrawals, or close the account. We have no duty to inquire about the use or purpose of any transaction. If the custodian dies, we may suspend the account until we receive instructions from any person authorized by law to withdraw funds or a court order authorizing withdrawals.

7. NON-DIVIDEND/INTEREST ACCOUNTS — We may establish non-dividend or interest accounts for you upon written request.

8. DEPOSIT OF FUNDS REQUIREMENTS — Funds may be deposited to any account, in any manner approved by the Credit Union in accordance with the requirements set forth in the Truth-in-Savings Disclosure. Deposits made by mail, at night depositories, or at unstaffed facilities are not our responsibility until we remove them. We reserve the right to refuse or to return any deposit.

a. Endorsements. We may accept transfers, checks, drafts, and other items for deposit into any of your accounts if they are made payable to, or to the order of, one (1) or more account owners even if they are not endorsed by all payees. You authorize us to supply missing endorsements of any owners if we choose. If a check, draft, or item that is payable to two (2) or more persons is ambiguous as to whether it is payable to either or both, we may process the check, draft, or item as though it is payable to either person. If an insurance, government, or other check or draft requires an endorsement, we may require endorsement as set forth on the item. Endorsements must

be made on the back of the check or draft within 1½ inches of the top edge, although we may accept endorsements outside this space. However, any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you or any prior endorser will be your responsibility.

b. Collection of Items. We act only as your agent and we are not responsible for handling items for deposit or collection beyond the exercise of ordinary care. We are not liable for the negligence of any correspondent or for loss in transit, and each correspondent will only be liable for its own negligence. We may send any item for collection. Items drawn on an institution located outside the United States are handled on a collection basis only. You waive any notice of nonpayment, dishonor, or protest regarding items we purchase or receive for credit or collection to your account.

c. Restrictive Legends. Some checks and drafts contain restrictive legends or similar limitations on the front of the item. Examples of restrictive legends include “two signatures required,” “void after 60 days,” and “not valid over \$500.00.” We are not liable for payment of any check or draft contrary to a restrictive legend or other limitation contained in or on the item unless we have specifically agreed in writing to the restriction or limitation.

d. Final Payment. All items or Automated Clearing House (ACH) transfers credited to your account are provisional until we receive final payment. If final payment is not received, we may charge your account for the amount of such items or ACH transfers and impose a return item charge on your account. Any collection fees we incur may be charged to your account. We reserve the right to refuse or return any item or funds transfer.

e. Direct Deposits. We may offer preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. You must authorize direct deposits or preauthorized transfers by filling out a separate form. You must notify us at least 30 days in advance to cancel or change a direct deposit or transfer option. If your account is overdrawn, you authorize us to deduct the amount your account is overdrawn from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. Government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

f. Crediting of Deposits. Deposits made after the deposit cutoff time and deposits made on holidays or days other than our business days will be credited to your account on the next business day.

9. ACCOUNT ACCESS —

a. Authorized Signature. Your signature on the Membership Application, or authentication and approval of your account, authorizes your account access. We will not be liable for refusing to honor any item or instruction if we believe the signature is not genuine. If you have authorized the use of a facsimile signature, we may honor any check or draft that appears to bear your facsimile signature, even if it was made by an unauthorized person. You authorize us to honor transactions initiated by a third person to whom you have given your account information, even if you do not authorize a particular transaction.

b. Access Options. You may withdraw or transfer funds from your account(s) in any manner we permit (e.g., at an automated teller machine, in person, by mail, Internet access, automatic transfer, or telephone, as applicable). We may return as unpaid any check or draft drawn on a form we do not provide, and you are responsible for any loss we incur handling such a check or draft. We have the right to review and approve any form of power of attorney and may restrict account withdrawals or transfers. We may refuse to honor a power of attorney if our refusal is conducted in accordance with applicable state law.

c. Credit Union Examination. We may disregard any information on any check or draft other than the signature of the drawer, the amount, and any magnetic encoding. You agree that we do not fail to exercise ordinary care in paying an item solely because our procedures do not provide for sight examination of items.

10. FUND TRANSFERS — Except as amended by this Agreement, electronic fund transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to such provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located. We may execute certain requests for an electronic fund transfer by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order an electronic fund transfers to or from your account. We will debit your account for the amount of the electronic fund transfer and will charge your account for any fees related to the transfer. Unless we agree otherwise in writing, we reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We are not liable for errors, delays, interruptions, or transmission failures caused by third parties or circumstances beyond our control, including mechanical, electronic, or equipment failure. We will not provide you with next day notice of ACH transfers, wire transfers, and other electronic payments credited to your account. You will receive notice of such credits on your account statements. You may contact us to determine whether a payment has been received. If we fail to properly execute a payment order, and such action results in a delay in payment to you, we will pay you dividends or interest for the period of delay as required by applicable law. The dividends or interest paid to you will be based on the lowest nominal dividend or interest rate we were paying on any account during that period. Payment orders we accept will be executed within a reasonable time of receipt but may not necessarily be executed on the date they are received. Cutoff times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations, and amendments. If a request for a fund transfer, payment order, cancellation, or amendment is received after a cutoff time, it may be treated as having been received on the next fund transfer business day. Information about any cutoff times is available upon request. From time to time, we may need to suspend processing of a transaction for greater scrutiny or verification in accordance with applicable law, and this action may affect settlement or availability of the transaction. When you initiate a wire transfer, you may identify the recipient and any financial institution by name and by account or identifying number. The Credit Union and any other financial institutions facilitating the transfer may rely strictly on the account or identifying number, even if the number identifies a different person or financial institution. Any account owner may amend or cancel a payment order, even if that person did not initiate the order. We may refuse requests to amend or cancel a payment order that we believe will expose the Credit Union to liability or loss. Any request that we accept to amend or cancel a payment order will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic fund transfer transactions. We will notify you of any such security procedures. Unless we permit you to establish a different security procedure, you agree that the security procedures contained in the Credit Union's policies, of which we have notified you, are commercially reasonable verification of payment orders and other electronic fund transfers. If we permit you to establish a different security procedure, you agree that procedure is a commercially reasonable method of verifying electronic funds transfers. If we conduct a remittance transfer(s) on your behalf acting as a remittance transfer provider, such transactions will be governed by 12 C.F.R. part 1005, subpart B-Requirements for remittance transfers. A "remittance transfer" is an electronic transfer of

funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

11. ACCOUNT RATES AND FEES — We pay account earnings and assess fees against your account as set forth in the Truth-in-Savings Disclosure and Fee Schedule. We may change the Truth-in-Savings Disclosure or Fee Schedule at any time and will notify you as required by law.

12. TRANSACTION LIMITATIONS —

a. Withdrawal Restrictions. We will pay checks or drafts, permit withdrawals, and make transfers from available funds in your account. The availability of funds in your account may be delayed as described in our Funds Availability Policy Disclosure. We may also pay checks or drafts, permit withdrawals, and make transfers from your account from insufficient available funds if you have established an overdraft protection arrangement or, if you do not have such a plan with us, in accordance with our overdraft payment policy.

We may refuse to allow a withdrawal in some situations and will advise you accordingly for example: (1) there is a dispute between account owners (unless a court has ordered the Credit Union to allow the withdrawal); (2) a legal garnishment or attachment is served; (3) the account secures any obligation to us; (4) required documentation has not been presented; or (5) you fail to repay a credit union loan on time. We may require you to give written notice of seven (7) to 60 days before any intended withdrawals.

b. Transfer Limitations. We may limit the dollar amount or the number of transfers from your account. Please consult your Truth-in-Savings Disclosure or your Electronic Fund Transfers Agreement and Disclosure.

13. CERTIFICATE ACCOUNTS — Any certificate account is subject to the terms of this Agreement, the Truth-in-Savings Disclosure for Certificates, and the Account Receipt for each account, the terms of which are incorporated herein by reference.

14. OVERDRAFTS —

a. Payment of Overdrafts. If, on any day, the available funds in your share or deposit account are not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee, that is posted to your account, we may return the item or pay it, as described below. The Credit Union's determination of an insufficient available account balance may be made at any time between presentation and the Credit Union's midnight deadline with only one review of the account required. We do not have to notify you if your account does not have sufficient available funds in order to pay an item. Your account may be subject to a charge for each item regardless of whether we pay or return the item.

If we offer standard overdraft services, this service allows us to authorize payment for the following types of transactions regardless of whether your share or deposit account has sufficient funds: (1) share drafts/checks and other transactions made using your checking account, except as otherwise described below; (2) automatic bill payments; (3) ACH transactions. For ATM and one-time debit card transactions, you must affirmatively consent to such coverage. Without your consent, the Credit Union may not authorize and pay an ATM or one-time debit card transaction that will result in insufficient funds in your account. If you have established a service linking your share or deposit account with other individual or joint accounts, you authorize us to transfer funds from another account of yours to cover an insufficient item, including transfers from a share or deposit account, an overdraft line-of-credit account, or other account you so designate. Services and fees for these transactions are shown in the document the Credit Union uses to capture your affirmative consent and the Schedule of Fees and Charges.

Except as otherwise agreed in writing, if we exercise our right to use our discretion to pay such items that result in an insufficiency of funds in your account, we do not agree to pay them in the future and may discontinue coverage at any time without notice. If we pay these items or impose a fee that results in insufficient funds in your account, you agree to pay the insufficient amount, including the fee assessed by us, in accordance with our standard overdraft services or any other service you may have authorized with us, or if you do not have such protections with us, in accordance with any overdraft payment policy we have, as applicable.

b. Order of Payments. Checks, drafts, transactions, and other items may not be processed in the order that you make them or in the order that we receive them. Checks, drafts, transactions, and other items will generally be processed and posted after ACH credits, mail deposits and ACH debits have been posted to your account. However, we may, at our discretion, pay a check, draft, transaction, or other item, and execute other transactions on your account in any order we choose. The order in which we process checks, drafts, transactions, or other items, on your account may affect the total amount of overdraft fees that may affect the total amount of overdraft fees that may be charged to your account. Please contact us if you have questions about how we pay checks or drafts and process transfers and withdrawals.

15. POSTDATED AND STALEDATED CHECKS OR DRAFTS — You agree not to issue any check or draft that is payable on a future date (postdated). If you do issue a check or draft that is postdated and we pay it before that date, you agree that we shall have no liability to you for such payment. You agree not to deposit checks, drafts, or other items before they are properly payable. We are not obligated to pay any check or draft drawn on your account that is presented more than six (6) months past its date.

16. STOP PAYMENT ORDERS —

a. Stop Payment Order Request. Any owner may request a stop payment order on any check or draft drawn on the owner's account. To be binding, the order must be in writing, dated and signed, and must accurately describe the check or draft, including the exact account number, the check or draft number, and the exact amount of the check or draft. This exact information is necessary for the Credit Union's computer to identify the check or draft. If we receive incorrect or incomplete information, we will not be responsible for failing to stop payment on the check or draft. In addition, we must receive sufficient advance notice of the stop payment order to allow us a reasonable opportunity to act on it. If we recredit your account after paying a check or draft over a valid and timely stop payment order, you agree to sign a statement describing the dispute with the payee, to assign to us all of your rights against the payee or other holders of the check or draft, and to assist us in any legal action.

b. Duration of Order. Written stop payment orders for checks or drafts are effective for six (6) months and may be renewed for additional six (6) month periods by requesting in writing that the stop payment order be renewed within a period during which the stop payment order is effective. We are not required to notify you when a stop payment order expires.

c. Liability. Fees for stop payment orders are set forth in the Fee Schedule. You may not stop payment on any official check, certified check, cashier's check, teller's check, or any other check, draft, or payment guaranteed by us. Although payment of a check/draft may be stopped, you may remain liable to any item holder, including us. You agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, damages, or claims related to our refusing payment of an item, including claims of any joint account owner, payee, or endorsee in failing to stop payment of an item as a result of incorrect information provided by you.

17. CREDIT UNION LIABILITY — If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided

by law. We will not be liable if: (1) your account contains insufficient funds for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We exercise ordinary care if our actions or nonactions are consistent with applicable state law, Federal regulations and operating letters, clearinghouse rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

18. CHECKS OR DRAFTS PRESENTED FOR PAYMENT IN PERSON — We may refuse to accept any check or draft drawn on your account that is presented for payment in person. Such refusal shall not constitute a wrongful dishonor of the check or draft, and we shall have no liability for refusing payment. If we agree to pay a check that is presented for payment in person, we may require the presenter to pay a fee. Any applicable check cashing fees are stated in the Fee Schedule.

19. REMOTELY CREATED CHECKS OR DRAFTS — For purposes of this paragraph, "account" means a transaction account, credit account, or any other account on which checks or drafts may be drawn. A remotely created check or draft is a check or draft created by someone other than the person on whose account the check or draft is drawn. A remotely created check or draft is generally created by a third party payee as authorized by the owner of the account on which the check or draft is drawn. Authorization is usually made over the telephone or through on-line communication. The owner of the account does not sign a remotely created check or draft. In place of the owner's signature, the remotely created check or draft usually bears a statement that the owner authorized the check or draft or bears the owner's printed or typed name. If you authorize a third party to draw a remotely created check or draft against your account, you may not later revoke or change your authorization. It is your responsibility to resolve any authorization issues directly with the third party. We are not required to credit your account and may charge against your account any remotely created check or draft for which the third party has proof of your authorization.

20. PLEDGE/STATUTORY LIEN — Unless prohibited by law, you pledge and grant as security for all obligations you may have now or in the future, except obligations secured by your principal residence, all shares and dividends and all deposits and interest, if any, in all accounts you have with us now and in the future. If you pledge a specific dollar amount in your account(s) for a loan, we will freeze the funds in your account(s) to the extent of the outstanding balance of the loan or, if greater, the amount of the pledge if the loan is a revolving loan. Otherwise, funds in your pledged account(s) may be withdrawn unless you are in default. State law gives us a lien on all shares and dividends and all deposits and interest, if any, in accounts you have with us now and in the future. Except as limited by federal or state law, the statutory lien gives us the right to apply the balance of all your accounts to any obligation on which you are in default. After you are in default, we may exercise our statutory lien rights without further notice to you.

Your pledge and our statutory lien rights will allow us to apply the funds in your account(s) to what you owe when you are in default, except as limited by federal or state law. If we do not apply the funds in your account(s) to satisfy your obligation, we may place an administrative freeze on your account(s) in order to protect our statutory lien rights and may apply the funds in your account(s) to the amount you owe us at a later time. The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under federal or state law if given as security. By not enforcing our right to apply funds in your account to your obligations that are in default, we do not waive our right to enforce these rights at a later time.

21. RIGHT TO RESTRICT SERVICES AND ACCOUNT ACCESS — We reserve the right to restrict, deny, suspend or terminate credit union services and/or your ability to access your account and/or account funds at any time, in accordance with and to the maximum extent permitted under applicable law. The Credit Union will make every effort possible to provide notice when such action is taken, but is not required to provide advanced notice. The exercise of rights pursuant to this paragraph shall not be construed as limiting, in any way, our right to pursue other rights and remedies available under applicable law.

22. LEGAL PROCESS — If any legal action is brought against your account, we may pay out funds according to the terms of the action or refuse any payout until the dispute is resolved, as permitted by law. Any expenses or attorney fees we incur responding to legal process may be charged against your account without notice, unless prohibited by law. Any legal process against your account is subject to our lien and security interest.

23. ACCOUNT INFORMATION — Upon request, we will give you the name and address of each agency from which we obtain a consumer report regarding your account. We agree not to disclose account information to third parties except when: (1) it is necessary to complete a transaction; (2) the third party seeks to verify the existence or condition of your account in accordance with applicable law; (3) such disclosure complies with the law or a government agency or court order; or (4) you give us written permission; (5) such disclosure is made in accordance with our Privacy Notice.

24. NOTICES —

a. Name or Address Changes. You are responsible for notifying us of any name or address change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We may require all name and address changes to be provided in writing. If we attempt to locate you, we may impose a service fee as set forth in the Fee Schedule.

b. Notice of Amendments. Except as prohibited by applicable law, we may change the terms of this Agreement from time to time. We will notify you of any change in terms, rates, or fees as required by law. We reserve the right to waive any terms of this Agreement. Any such waiver shall not affect our right to future enforcement.

c. Effective Date of Notice. Any written notice you give us is effective the date we receive it. Any written notice we give to you is effective when it is deposited in the U.S. mail, postage prepaid, and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

d. Electronic Notices. If you have agreed to receive notices electronically, we may send you notices electronically and discontinue mailing paper notices to you until you notify us that you wish to reinstate receiving paper notices.

e. Consent to Contact. By signing or otherwise authenticating a Membership Application/Account Card, you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by written notice to the credit union (VyStar Credit Union, P. O. Box 45085, Jacksonville, FL 32332-5085 (904) 777-6000) or by any other reasonable means. If you have provided a wireless telephone number(s) on or in connection with this account, you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone

number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you provide to us your consent to be contacted. You agree to indemnify us and our third-party debt collectors, and hold us and our third-party debt collectors harmless, from and against any and all losses, claims, damages, liabilities, costs or expenses (including any attorneys' fees) that arise out of your breach of any of the foregoing representations and agreements.

25. TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING

— Your failure to furnish a correct Taxpayer Identification Number (TIN) or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service (IRS) a percentage of dividends, interest, and certain other payments.

26. STATEMENTS —

a. Contents. If we provide a periodic statement for your account, you will receive a periodic statement of transactions and activity on your account during the statement period as required by applicable law. If a periodic statement is provided, you agree that only one (1) statement is necessary for joint accounts. If a monthly periodic statement is provided, the account must be open at least ten (10) days in order to receive a statement that month. For checking accounts, you understand and agree that your original check or draft, when paid, becomes property of the Credit Union and may not be returned to you, but copies of the check or draft may be retained by us or by payable-through financial institutions and may be made available upon your request. A separate billing statement will be sent for your Line of Credit account(s), if applicable.

b. Examination. You are responsible for promptly examining each statement upon receiving it and reporting any irregularities to us. If you fail to report any irregularities such as forged, altered, unauthorized, unsigned, or otherwise fraudulent items drawn on your account, erroneous payments or transactions, or other discrepancies reflected on your statement within 60 days of the date we sent the statement to you, we will not be responsible for your loss. We also will not be liable for any items that are forged or altered in a manner not detectable by a reasonable person, including the unauthorized use of a facsimile signature machine.

c. Notice to Credit Union. You agree that the Credit Union's retention of checks or drafts does not alter or waive your responsibility to examine your statements or the time limit for notifying us of any errors. The statement will be considered correct for all purposes, and we will not be liable for any payment made or charged to your account unless you notify us in writing within the above time limit for notifying us of any errors. If you fail to receive a periodic statement, you agree to notify us within 14 days of the time you regularly receive a statement.

27. INACTIVE ACCOUNTS — If your account falls below any applicable minimum balance and you have not made any transactions on your account within 12 months, we may classify your account as dormant. If you have not made any transactions on your account after five (5) years, during which we have been unable to contact you by regular mail, we may classify your account as abandoned. In these cases, unless prohibited by applicable law, we may charge a service fee as set forth on the Fee Schedule. If we impose a fee, we will notify you, as required by law, at your last known address. You authorize us to transfer funds from another account of yours to cover any service fees, if applicable. To the extent allowed by law, we reserve the right to transfer the account funds to an account payable and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with state law. Once funds have been turned over to the state, we

have no further liability to you for such funds, and if you choose to reclaim such funds, you must apply to the appropriate state agency. We may close your checking account if the balance is zero (0) for nine (9) consecutive months.

28. TERMINATION OF ACCOUNT — We may terminate your account at any time without notice to you or may require you to close your account and apply for a new account if: (1) there is a change in owners or authorized signers; (2) there has been a forgery or fraud reported or committed involving your account; (3) there is a dispute as to the ownership of the account or of the funds in the account; (4) any checks or drafts are lost or stolen; (5) there are excessive returned unpaid items not covered by an overdraft protection; (6) there has been any misrepresentation or any other abuse of any of your accounts; or (7) we reasonably deem it necessary to prevent a loss to us. You may terminate an individual account by giving written notice. We reserve the right to require the consent of all owners to terminate a joint account. We are not responsible for payment of any check, draft, withdrawal, transaction, or other item after your account is terminated; however, if we pay an item after termination, you agree to reimburse us.

29. TERMINATION OF MEMBERSHIP — You may terminate your membership by giving us written notice or by withdrawing your minimum required membership share(s), if any, and closing all your accounts. You may be denied services for causing a loss to the Credit Union, or you may be expelled for any reason as allowed by applicable law.

30. DEATH OF ACCOUNT OWNER — We may continue to honor all transfer orders, withdrawals, deposits, and other transactions on an account until we know of a member's death. Once we are notified of a member's death, we may pay checks or drafts or honor other payments or transfer orders authorized by the deceased member for a period of ten (10) days after that date unless we receive instructions from any person claiming an interest in the account to stop payment on the checks, drafts, or other items. We may require anyone claiming a deceased owner's account funds to indemnify us for any losses resulting from our honoring that claim. This Agreement will be binding upon any heirs or legal representatives of any account owner.

31. UNLAWFUL INTERNET GAMBLING AND OTHER ILLEGAL ACTIVITIES — You agree that you are not engaged in unlawful Internet gambling or any other illegal activity. You agree that you will not use any of your accounts, access devices or services for unlawful Internet gambling or other illegal activities. We may terminate your account relationship if you engage in unlawful Internet gambling or other illegal activities.

32. SEVERABILITY — If a court holds any portion of this Agreement to be invalid or unenforceable, the remainder of this Agreement shall not be invalid or unenforceable and will continue in full force and effect. All headings are intended for reference only and are not to be construed as part of the Agreement.

33. ENFORCEMENT — You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees incurred before and at trial, on any appeal, during any insolvency, bankruptcy proceedings, and any postjudgment collection actions or otherwise.

34. GOVERNING LAW — This Agreement is governed by the Credit Union's bylaws, federal laws and regulations, the laws, including applicable principles of contract law, and regulations of the state of Florida, and local clearinghouse rules, as amended from time to time. As permitted by applicable law, you agree that any legal action regarding this Agreement shall be brought in the county in Duval County, Florida.

35. NEGATIVE INFORMATION NOTICE — We may report information about your loan, share, or deposit accounts to consumer reporting agencies. Late payments, missed payments, or other defaults on your accounts may be reflected in your consumer report.

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Funds Availability Policy Disclosure

1. YOUR ABILITY TO WITHDRAW FUNDS — This policy applies to all deposit accounts. Our general policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. It is also our policy to make wire transfers and electronic direct deposits available to you on the same business day that we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit in person to one (1) of our employees or before 4:00 pm at an ATM we own on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day when we are not open or after 4:00 pm at an ATM we own, we consider that the deposit was made on the next business day that we are open.

2. GOVERNMENT, OFFICIAL AND OTHER SPECIAL TYPES OF CHECKS — If you make the deposit in person to one (1) of our employees, our policy is to make funds from the following types of deposits available on the same business day that we receive your deposit:

- U.S. Treasury checks that are payable to you.
- State and local government checks that are payable to you.
- Cashier's, certified, and teller's checks that are payable to you.
- Federal Reserve Bank checks, Federal Home Loan Bank checks and postal money orders, if these items are payable to you.

If you do not make your deposit of these checks in person to one (1) of our employees (for example, if you mail the deposit), our policy is to make funds from the deposits available no later than the next business day after the day we receive your deposit.

3. OTHER TYPES OF CHECKS — For other checks, we may not make all the funds that you deposit by check available to you on the same business day of your deposit. Funds may not be available until the second business day after the day of your deposit. The first \$200.00 of your deposit, however, will be available on the day we receive your deposit. If we are not going to make all the funds from your deposit available on the same business day of your deposit, we generally notify you at the time you make the deposit. We will also tell you when the funds will be available. If your deposit is not made directly one (1) of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

4. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

5. HOLDS ON OTHER FUNDS — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

6. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

7. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the second business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

8. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.

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Electronic Fund Transfers Agreement and Disclosure

This Electronic Fund Transfers Agreement and Disclosure is the contract which covers your and our rights and responsibilities concerning the electronic fund transfers (EFT) services offered to you by VyStar Credit Union ("Credit Union"). In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, joint owners, or any authorized users. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one (1) or more savings, checking, and Money Market accounts you have with the Credit Union. Electronic fund transfers are electronically initiated transfers of money from your account through the EFT services described below. By enrolling for EFT services, signing your plastic card, or using any service, each of you, jointly and severally, agree to the terms and conditions in this Agreement and any amendments for the EFT services offered. Refer to the Credit Card or Visa Check Card agreements for information regarding your Credit Card or Visa Check Card. The provisions of the Electronic Fund Transfers Act and Consumer Financial Protection Bureau's Regulation E apply specifically to consumer accounts established primarily for personal, family or household purposes. Non-consumer accounts are not covered by these provisions. Furthermore, electronic fund transfers that meet the definition of remittance

transfers are governed by 12 C.F.R. part 1005, subpart B—Requirements for remittance transfers, and consequently, terms of this agreement may vary for those types of transactions. A “remittance transfer” is an electronic transfer of funds of more than \$15.00 which is requested by a sender and sent to a designated recipient in a foreign country by a remittance transfer provider. Terms applicable to such transactions may vary from those disclosed herein and will be disclosed to you at the time such services are requested and rendered in accordance with applicable law.

1. EFT SERVICES — If approved, you may conduct any one (1) or more of the EFT services offered by the Credit Union.

a. ATM Card. If approved, you may use your card and personal identification number (PIN) in automated teller machines (ATMs) of the Credit Union or any other participating networks. You agree that you will not use your card for any transaction that is illegal under applicable federal, state or local law. For ATM transactions, you must consent to the Credit Union’s overdraft protection agreement in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for ATM overdrafts are shown in the document the Credit Union uses to capture the member’s opt-in choice for overdraft protection and the Fee Schedule.

At the present time, you may use your card to:

- Make deposits to your Primary Savings and Checking accounts at any Credit Union ATMs and ATMs that participate with the Credit Union.
- Withdraw, transfer and obtain balance information from your savings and checking accounts.
- Access your Line of Credit accounts.

The following limitations on ATM Card transactions may apply:

- For security purposes, there are other limits on the frequency and dollar amount of daily withdrawals, deposits, point-of-sale (POS), payments, or transfers. All limits are subject to change.
- You may transfer up to the available balance in your accounts at the time of the transfer.
- Some of these services may not be available at all terminals.
- See Paragraph 2, Transfer Limitations, for any additional limitations that may apply.

Because of the servicing schedule and processing time required in ATM operations, there may be a delay between the time a deposit (either cash or check) is made and when it will be available for withdrawal.

b. Magic* Touch (Audio Response). If we approve Magic* Touch audio response access service for your accounts, a separate personal identification number (PIN) will be assigned to you. You must use your personal identification number (PIN) along with your member number to access your accounts. At the present time, you may use Magic* Touch (Audio Response) to:

- Balance Inquiries – on all your savings, checking, loan, and certificate accounts.
- Transaction History – to see if deposits or payments have been posted, checks cleared or transfers made.
- Transfers – within an account or between two (2) member accounts.
- Line of Credit Advances – transfer funds from your line of credit into your account.
- Other Inquiries – receive dividend and loan interest information and certificate rates, earnings and maturity dates on your account.
- Estimate Loan Payment Calculations – you can calculate a loan payment.
- Other Options – request a copy of a cleared check, report your ATM Card as lost/stolen, reorder checks, or change your personal identification number (PIN).

Your accounts can be accessed under Magic* Touch (Audio Response) via a touch-tone telephone by calling (904) 777-6001 or 1-800-235-6289. Magic* Touch (Audio Response) service will be available for your convenience 24 hours per day. This service may be interrupted for a short time each day for data processing.

The following limitations on Magic* Touch (Audio Response) transactions may apply:

- There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day.
- See Paragraph 2, Transfer Limitations, for any additional limitations that may.

The Credit Union reserves the right to refuse any transaction which would draw upon insufficient funds, exceed a credit limit, lower an account below a required balance, or otherwise require us to increase our required reserve on the account. All checks are payable to you as a primary member and will be mailed to your address of record. The Credit Union may set other limits on the amount of any transaction, and you will be notified of those limits. The Credit Union may refuse to honor any transaction for which you do not have sufficient available verified funds. The service will discontinue if no transaction is entered after numerous unsuccessful attempts to enter a transaction and there may be limits on the duration of each telephone call.

c. Preauthorized EFTs.

- **Direct Deposit.** Upon instruction of (i) your employer, (ii) the Treasury Department or (iii) other financial institutions, the Credit Union will accept direct deposits of your paycheck or federal recurring payments, such as Social Security, to your account.
- **Preauthorized Debits.** Upon instruction, we will pay certain recurring transactions from your account.
- See Paragraph 2, Transfer Limitations, for any additional limitations that may.
- **Stop Payment Rights.** If you have arranged in advance to make electronic fund transfers out of your account(s) for money you owe others, you may stop payment on preauthorized transfers from your account. You must notify us in writing at any time up to three (3) business days before the scheduled date of the transfer. We may require written confirmation of the stop payment order to be made within 14 days of any oral notification. If we do not receive the written confirmation, the oral stop payment order shall cease to be binding 14 days after it has been made. A stop payment request for preauthorized Electronic Fund Transfers will apply to all subsequent transfers, unless you withdraw the request, or if the request is to stop the next preauthorized transfer only.

To place a stop payment call:

1-800-445-6289

(904) 777-6000

or write to:

VyStar Credit Union

P.O. Box 45085

Jacksonville, FL 32232-5085

- **Notice of Varying Amounts.** If these regular payments may vary in amount, the payee is required to tell you, ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set.
- **Liability for Failure to Stop Payment of Preauthorized Transfers.** If you order us to stop payment of a preauthorized transfer three (3) business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

d. Electronic Check Conversion/Electronic Returned Check Fees. If you pay for purchases or bills with a check or draft, you may authorize your check or draft to be converted to an electronic fund transfer. You may also authorize merchants or other payees to electronically debit your account for returned check fees. You are considered to have authorized these electronic fund transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.

e. VyStar Internet Banking. Refer to VyStar's Electronic Disclosure and Online Services Agreement, which is available at www.vystarcu.org.

f. VyStar Mobile. Refer to VyStar's Electronic Disclosure and Online Services Agreement, which is available at www.vystarcu.org.

g. VyStar Bill Payer. Refer to VyStar's terms and conditions of the Bill Payment Service, which is available at www.vystarcu.org.

2. TRANSFER LIMITATIONS — 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 month 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 account may be subject to temporary reclassification or account closure by the credit union. These account limitations do not apply to Health Savings Accounts, VyTeen Savings Accounts or Kid's Club Accounts.

3. CONDITIONS OF EFT SERVICES —

a. Ownership of Cards. Any card or other device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the card, immediately according to instructions. The card may be revoked at any time at our sole discretion without demand or notice. You cannot transfer your card or account to another person.

b. Honoring the Card. Neither we nor merchants authorized to honor the card will be responsible for the failure or refusal to honor the card or any other device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your account in lieu of a cash refund.

c. Security of Access Code. You may use one (1) or more access codes with your electronic fund transfers. The access codes issued to you are for your security purposes. Any codes issued to you are confidential and should not be disclosed to third parties or recorded on or with the card. You are responsible for safekeeping your access codes. You agree not to disclose or otherwise make your access codes available to anyone not authorized to sign on your accounts. If you authorize anyone to use your access codes, that authority shall continue until you specifically revoke such authority by notifying the Credit Union. You understand that any joint owner you authorize to use an access code may withdraw or transfer funds from any of your accounts. If you fail to maintain the security of these access codes and the Credit Union suffers a loss, we may terminate your EFT services immediately.

d. Joint Accounts. If any of your accounts accessed under this Agreement are joint accounts, all joint owners, including any authorized users, shall be bound by this Agreement and, alone and together, shall be responsible for all EFT transactions to or from any account as provided in this Agreement. Each joint account owner, without the consent of any other account owner, may, and is hereby authorized by every other joint account owner, make any transaction permitted under this Agreement. Each joint account owner is authorized to act for the other account owners, and the Credit Union may accept orders and instructions regarding any EFT transaction on any account from any joint account owner.

4. FEES AND CHARGES — There are certain fees and charges for EFT services. For a current listing of all applicable fees, see our current Fee Schedule that was provided to you at the time you applied for or requested these electronic services. From time to time, the charges may be changed. We will notify you of any changes as required by applicable law.

If you use an ATM not operated by us, you may be charged a fee by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM surcharge will be debited from your account if you elect to complete the transaction or continue with the balance inquiry.

5. MEMBER LIABILITY — TELL US AT ONCE if you believe your card or any access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account. If you tell us within two (2) business days after you learn of the loss or theft of your card or access code, you can lose no more than \$50.00 if someone uses your card or access code without your permission. If you do not tell us within two (2) business days after you learn of the loss or theft of your card or access code and we can prove that we could have stopped someone from using your card or access code without your permission if you had told us, you could lose as much as \$500.00.

Also, if your statement shows transfers that you did not make including those made by card, access code or other means, TELL US AT ONCE. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time. If a good reason (such as a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your card or access code has been lost or stolen or that someone has transferred or may transfer money from your accounts without your permission.

To report lost or stolen ATM Card, call:

(904) 777-6000
1-800-445-6289

or write to:

VyStar Credit Union
Attention: Electronic Payment and Card Services Department
P.O. Box 45085
Jacksonville, FL 32232-5085

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

6. RIGHT TO RECEIVE DOCUMENTATION —

a. Periodic Statements. Transfers and withdrawals made through any ATM or POS terminal, audio response transactions, preauthorized EFTs, online/PC transactions, mobile access device transactions or bill payments you make will be recorded on your monthly statement.

b. Terminal Receipt. You will have the option to get a receipt at the time you make any transaction (except inquiries) involving your account using ATM and/or point-of-sale (POS) terminal. Receipts are not always issued for purchases of \$15.00 or less.

c. Direct Deposit. If you have arranged to have a direct deposit made to your account at least once every 60 days from the same source and you do not receive a receipt (such as a pay stub), you can find out whether or not

the deposit has been made by calling (904) 777-6000 or 1-800-445-6289 or accessing your account via Magic*Touch or Internet banking service(s) at www.vystarcu.org.

7. ACCOUNT INFORMATION DISCLOSURE — We will disclose information to third parties about your account or the transfers you make:

- As necessary to complete, effect, administer or enforce transfers;
- To verify the existence of sufficient funds to cover specific transactions upon the request of a third party, such as a credit bureau or merchant;
- If your account is eligible for emergency cash and/or emergency card replacement services and you request such services, you agree that we may provide personal information about you and your account that is necessary to provide you with the requested service(s);
- To comply with government agency or court orders; or
- If you give us your written permission.

8. BUSINESS DAYS — Our business days are Monday through Friday, excluding holidays. ATM business days are Sunday through Saturday.

9. CREDIT UNION LIABILITY FOR FAILURE TO MAKE TRANSFERS — If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we may be liable for your losses or damages. However, we will not be liable for direct or consequential damages in the following events:

- If, through no fault of ours, there is not enough money in your accounts to complete the transaction, if any funds in your accounts necessary to complete the transaction are held as uncollected funds pursuant to our Funds Availability Policy Disclosure, or if the transaction involves a loan request exceeding your credit limit.
- If you used your card or access code in an incorrect manner.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM was not working properly and you knew about the problem when you started the transaction.
- If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
- If the money in your account is subject to legal process or other claim.
- If funds in your account are pledged as collateral or frozen because of a delinquent loan.
- If the error was caused by a system of any participating ATM network.
- If the electronic transfer is not completed as a result of your willful or negligent use of your card, access code, or any EFT facility for making such transfers.
- If the telephone or computer equipment you use to conduct audio response, online/PC, or mobile banking transactions is not working properly and you know or should have known about the breakdown when you started the transaction.
- If you have bill payment services, we can only confirm the amount, the participating merchant, and date of the bill payment transfer made by the Credit Union. For any other error or question you have involving the billing statement of the participating merchant, you must contact the merchant directly. We are not responsible for investigating such errors.
- Any other exceptions as established by the Credit Union.

10. NOTICES — All notices from us will be effective when we have mailed them or delivered them to your last known address in the Credit Union's records. Notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which this service is offered. We will mail notice to you at least 21 days before the effective date of any change. Use of this service is subject to existing regulations governing the Credit Union account and any future changes to those regulations.

The following information is a list of safety precautions regarding the use of ATMs and night deposit facilities:

- Be aware of your surroundings, particularly at night.
- Consider having someone accompany you when the ATM or night deposit facility is used after dark.
- Close the entry door of any ATM facility equipped with a door.
- If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. If it is after the regular hours of the financial institution and you are using an ATM, do not permit entrance to any person you do not know.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash later in the safety of your car or home.
- If you notice anything suspicious at the ATM or night deposit facility, consider using another ATM or night deposit facility or coming back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction, take your card or deposit envelope, and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Do not write your personal identification number (PIN) or access code on your ATM card.
- Report all crimes to law enforcement officials immediately. If emergency assistance is needed, call the police from the nearest available public telephone.

11. BILLING ERRORS — In case of errors or questions about electronic fund transfers from your savings, checking, and Money Market accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the first statement on which the problem appears. Call us at:

(904) 777-6000
1-800-445-6289

or write to:

VyStar Credit Union
P.O. Box 45085
Jacksonville, FL 32232-5085

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe the Credit Union has made an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)* business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we will have 90 days instead of 45 days to investigate the error.

12. TERMINATION OF EFT SERVICES — You may terminate this Agreement or any EFT service under this Agreement at any time by notifying us in writing and stopping your use of your card and any access code. You must return all cards to the Credit Union. You also agree to notify any participating merchants that authority to make bill payment transfers has been revoked. We may also terminate this Agreement at any time by notifying you orally or in writing. If we terminate this Agreement, we may notify any participating merchants making preauthorized debits or credits to any of your accounts that this Agreement has been terminated and that we will not accept any further preauthorized transaction instructions. We may also program our computer not to accept your card or access code for any EFT service. Whether you or the Credit Union terminates this Agreement, the termination shall not affect your obligations under this Agreement for any electronic transactions made prior to termination.

13. GOVERNING LAW — This Agreement is governed by the bylaws of the Credit Union, federal laws and regulations, the laws and regulations of the state of Florida, and local clearinghouse rules, as amended from time to time. Any disputes regarding this Agreement shall be subject to the jurisdiction of the court of Duval County, Florida.

14. ENFORCEMENT — You are liable to us for any losses, costs or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees and costs incurred before or at trial, on any appeal, during any insolvency or bankruptcy proceedings, during and postjudgment collection actions, or otherwise.

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Your savings federally Insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



VyStar[®]
Credit Union

LOANLINER

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EXHIBIT A

Member Fees and Benefits



Fee Services

Deposit Services

• Non-sufficient Funds (NSF)	\$32
• Returned Check - Two-Party Check	\$8
• Check Payable & Drawn on Same Person	\$32
• Official Check (more than 6 in 12 months)	\$2 each
• Foreign Check Collection	\$10
• Escheatment	\$60 per account/box
• Account Research & Reconciliation	\$25 per hour
• Legal Processing (excludes child support account freeze)	\$75 per request

Bill Pay (Internet Banking)

• Same-Day/Next-Day Payments	\$15
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Loans

• Return Loan Payment/Return Check	\$32
• Consumer Late Payment (10 days or more)	\$15
• Real Estate Late Payment (5% of payment due - P&I)	
• Account Research & Reconciliation	\$25 per hour

Card Services

• Credit/Debit Card Replacement	\$5
• Rush Delivery Card Replacement	\$25
• Late Payment (10 days or more)	up to \$25
• Return Payments or Convenience Check	up to \$25
• Gift Card	\$2.75
• Design Your Own Card (DYOC)	\$10

Safe Deposit Box - Cost may vary based on box size*

• Replacement Keys or Lock Drilling	Actual Cost
• Late Payment (20 days or more)	\$15

Transfer of Funds

• Outgoing U.S. Wires (domestic)	\$15
• External Transfers - Next Day	\$10

*For specific pricing, contact our Call Center at (904) 777-6000 or 1 (800) 445-6289.

No-Fee/Free Services

Membership

- Minimum \$5.00 Deposit in Primary Savings

Checking

- Regular
- Money Market
- VyTeen, Bravo & Achieve
- Senior Account & Free Basic Check Design

Savings

- Primary (membership account)
- Regular
- Kids Club
- VyTeen, Bravo & Achieve
- Individual Retirement Accounts (IRAs)
- Health Savings Accounts (HSAs)

Account Management

- Internet & Mobile Banking
- Magic*Touch

Funds Transfer (Internet & Mobile Banking)

- Transfers - Between VyStar Accounts or to Pay Loan
- Make a VyStar Payment (from another financial institution)
- Person to Person (P2P)

Wire Transfer

- Incoming Wires (domestic & foreign)

Card Services

- Debit/Credit/ATM Card
- Credit Card Statement Copy

Deposit Services

- Stop Payment
- ACH
- Official Check (6 or fewer in 12 months)
- Statement & Check Copies
- e-Statements (electronic statement)
- Coin Machines in Branches

ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network
(20,000+ ATMs nationwide at specific retailers)

Costs at non-VyStar ATMs/networks can vary depending on the ATM owner.

