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MEDIA ANNOUNCEMENT

VyStar Credit Union Names Fintech Innovator Jim Ryan to Drive Strategic Growth and Innovation

*Experienced industry leader brings decades of digital transformation expertise
to Jacksonville-headquartered credit union*

JACKSONVILLE, Fla. - VyStar Credit Union is pleased to announce that Jim Ryan, a recognized leader in the credit union and financial technology industries, is joining the organization as Senior Vice President of Strategic Initiatives.

In this role, Ryan will help advance VyStar's long term strategic priorities, support innovation initiatives, strengthen industry partnerships and identify opportunities that enhance member value while positioning the credit union for continued growth.

Ryan joins VyStar from Curql Collective, a credit union backed fintech investment ecosystem with more than 160 credit union partners. As Vice President of Strategy and Growth, he helped connect credit unions with emerging technologies, supported the growth of more than 50 fintech partnerships and contributed to the successful Curql Fund II, a \$360 million fund that became the largest credit union led fintech fund in the industry's history.

Prior to Curql, Ryan held executive leadership roles at Financial Center First Credit Union and Financial Center Services CUSO. His experience spans strategic planning, business development, lending, relationship management, and fintech, giving him a unique perspective on the opportunities shaping the future of financial services. Throughout his career, he has helped organizations grow, embrace innovation, and strengthen collaboration across the credit union movement.

"Jim is one of the most respected relationship builders and strategic thinkers in the credit union industry," said Joel Swanson, Executive Vice President and Chief Lending Officer, VyStar Credit Union. "He understands how to bring people together around a common purpose and turns ideas into action. His experience connecting credit unions, fintechs and industry leaders will help us

accelerate innovation, strengthen strategic partnerships, and continue delivering exceptional value to our members and communities."

Ryan's contributions to the industry have earned national recognition, including multiple Credit Union Times Luminary awards and CUNA awards for innovation, financial education and leadership.

"VyStar has earned an incredible reputation for serving members, supporting communities and embracing innovation," said Jim Ryan. "It is an honor to join an organization that shares my passion for the credit union movement and helping people achieve financial well-being. Now, it's time to go to work, build on VyStar's strong foundation and together shape what comes next."

Ryan's leadership extends beyond his professional achievements through volunteer service, industry advocacy and advisory roles with nonprofit boards and fintech accelerator initiatives. That combination of service, collaboration, and innovation reflects VyStar's purpose-driven approach to helping members achieve financial well-being and building stronger communities.

About VyStar Credit Union

VyStar Credit Union is the second-largest credit union headquartered in Florida, with 79 full-service branches across Florida and Georgia, more than 1 million members and assets of over \$14 billion. VyStar is a major employer in the region with over 2,300 employees across the communities it serves. VyStar membership is open to everyone who lives or works in the 49 contiguous counties of Central to North Florida, 29 Georgia counties, as well as past and present military members and their families all over the world. Members benefit from convenient access to over 55,000 surcharge free ATMs worldwide. VyStar has earned national recognition from Time Magazine, Fortune, USA Today and Forbes for excellence in financial services, innovation and customer service, reflecting its commitment to delivering value and exceptional experiences to members. For more information, visit vystarcu.org, and follow us on [Facebook](#), [Instagram](#), [X \(Twitter\)](#), and [LinkedIn](#).