

# Member & Account Holders

## Fees & Benefits



### Fee Services

#### Deposit Services

- Non-Sufficient Funds (NSF) \$32
- Courtesy Pay
  - Transactions \$5 or Less No Fee
  - Transactions \$5.01 or More \$29
- Returned Check - Two-Party Check \$8
  - Check Payable & Drawn on Same Person \$32
- Official Check (More Than Six in 12 Months) \$2 Each
- Foreign Check Collection \$10
- Escheatment \$60 Per Account/Box
- Account Research & Reconciliation \$25 Per Hour
- Legal Processing \$75 Per Request  
(Excludes Child Support Account Freeze)

#### Bill Pay (Internet Banking)

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

#### Loans

- Return Loan Payment/Return Check \$32
- Account Research & Reconciliation \$25 Per Hour

#### Card Services

- Credit/Debit Card Replacement \$5
- Rush Delivery Card Replacement \$25
- 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 Wires \$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 (Six or Fewer in 12 months)
- Statement & Check Copies
- e-Statements (Electronic Statement)

#### 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.)

