

Member & Account Holders Fees & Benefits

Effective March 19, 2025

No-Fee/Free Services

Easy account access whenever and wherever you want.

Membership

- Minimum \$5 Deposit in Primary Savings

Checking

- Standard
- Money Market
- VyTeen, Bravo & Achieve

Savings

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

Account Management

- Online & Mobile Banking
- Magic*Touch

Funds Transfer (Online & Mobile Banking)

- Transfers (Between VyStar Accounts or to Pay Loan)
- Person to Person (P2P)

Wire Transfer

- Incoming Wires (Domestic & Foreign)

Card Services

- Debit/Credit/ATM Card

Deposit Services

- ACH
- e-Statements (Electronic Statement)
- Courtesy Pay – Transactions \$5 or Less

ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network (40,000+ ATMs Nationwide at Specific Retailers)*

Fee Services

Deposit Services

- | | |
|--|-------------------|
| • Non-Sufficient Funds (NSF) | \$32 |
| • Courtesy Pay | No Fee |
| • Transactions \$5 or Less | \$29 |
| • Transactions \$5.01 or More | \$8 |
| • Returned Check – Two Party Check | \$32 |
| • Check Payable & Drawn on Same Person | \$3 Each |
| • Official Check | \$10 |
| • Foreign Check Collection | \$60 Per Acct/Box |
| • Escheatment | \$25 Per Hour |
| • Account Research & Reconciliation | \$15 |
| • Stop Payment | \$5 Per Quarter |
| • Dormant/Inactive Account | \$75 Per Request |
| • Legal Processing (Excludes Child Support Account Freeze) | |
| • VyStar+ Checking Monthly Service Fee | \$5.99 |
| • Mailed Statement Fee | \$1 |

Bill Pay (Online & Mobile Banking)

- | | |
|------------------------------|-------------|
| • Same-Day/Next-Day Payments | Actual Cost |
|------------------------------|-------------|

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 |
| • Balance Transfer | Up to 5% of Balance |
| • Cash Advance | \$10** |
| • Mailed Statement Fee | \$1 |
| • Debit Card Foreign Transaction Fee | 1% of Amount |

Safe Deposit Box

- | | |
|-------------------------------------|-------------|
| • Replacement Keys or Lock Drilling | Actual Cost |
| • Late Payment (20 Days or More) | \$15 |

Transfer of Funds

- | | |
|------------------|------|
| • Outgoing Wires | \$20 |
|------------------|------|

*For specific pricing, call our Contact Center at 904-777-6000 or 800-445-6289

**Or up to 3% of the amount of each cash advance, whichever is greater



Do Good. Bank Better.™

