

# Member & Account Holders Fees & Benefits

Effective February 1, 2026

## 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
- Senior Account

### 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)

### Card Services

- Debit/Credit

### Deposit Services

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

### ATM Access

- VyStar Branch and Remote ATMs
- VyStar Surcharge-Free Network (55,000+ ATMs Worldwide at Specific Retailers)\*

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

## 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	\$2
• Overdraft Transfer Fee	\$2
• Bad Address Fee	\$5
• Statement Copy	\$2

### Bill Pay (Online & Mobile Banking)

• Same-Day/Next-Day Payments	Actual Cost
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### Loans

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

### Card Services

• Credit/Debit Card Replacement	\$7.50
• Rush Delivery Card Replacement	\$25
• Debit Card Foreign Transaction Fee	1% of Amount
• ATM Convenience Fee	\$1.50 Per Transaction**

### Safe Deposit Box

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

### Transfer of Funds

• Outgoing Wires	\$20
• Incoming Wire	\$10

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

\*\*For withdrawals at non-VyStar owned or Allpoint ATMs



Do Good. Bank Better.™

