

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 (Online & Mobile Banking)

- 2-Day Expedited Delivery **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**

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**

* 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

- Online & Mobile Banking
- Magic*Touch

Funds Transfer (Online & 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.)

