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VyStar Credit Union Expands Financial Fitness Efforts with “Smart Spending Giveaway” Initiative Following Savings Challenge Success

VyStar’s Innovative Approach to Financial Wellness in the Credit Era

JACKSONVILLE, FL - Building on the overwhelming success of its VyStar Savings Challenge, which empowered tens of thousands of people to improve their financial health, VyStar Credit Union is launching *Smart Spending Giveaway*. This education-based campaign is designed to help individuals use credit cards responsibly and confidently, especially as more people rely on credit for everyday purchases and seek ways to maximize benefits while avoiding unnecessary debt.

As more individuals use credit cards for everyday purchases, understanding how to use them wisely is essential. Credit card balances are at an all-time high, and balances in the U.S. surpass \$1.3 trillion reflecting a growing reliance on credit, especially for everyday expenses like groceries and gas. The need for smarter, more intentional credit use has never been greater.

Building on the momentum of its successful Savings Challenge that helped over 30,000 participants collectively save over \$5 million in just 90 days, VyStar is now addressing credit card usage with the same commitment to empowering members through education and practical tools. *Smart Spending Giveaway* reflects VyStar’s ongoing commitment to financial wellness, innovation and member empowerment, turning everyday spending into an opportunity for education, growth, and reward.

“Credit cards can be powerful tools when used wisely,” said Kris Carrera, VyStar SVP Payments. “*Smart Spending Giveaway* was designed to give our members practical, easy-to-use strategies that can help them avoid high-interest debt, make confident decisions, and earn rewards along the way.”

More than just tips, *Smart Spending Giveaway* provides:

- **Weekly emails** with actionable strategies, including paying your card twice a month, setting up a “credit parking” account to match purchases with available funds, and using rewards for big-ticket expenses.
- **Advice on avoiding common traps**, like relying on minimum payments or treating credit as income.
- **Access to VyStar’s digital tools and educational resources** to support better money management.

Members who enroll in the *Smart Spending Giveaway* and use their VyStar Visa® credit card between June 9 and August 8 will be entered to win 1 million rewards points (equivalent to a \$10,000 cash value). To enroll in the Smart Spending Giveaway campaign, go to vystarcu.org/smart-spend. Full details and contest rules are available online.

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About VyStar Credit Union

VyStar Credit Union is the second-largest credit union headquartered in Florida, with 78 full-service branches across Florida and Georgia, 1 million members and assets of over \$14 billion. VyStar is the top mortgage lender in Northeast Florida and a major employer



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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, and past and present military members and their families all over the world. VyStar members have access to 55,000 surcharge free ATMs worldwide. For more information, visit vystarcu.org, and follow us on [Facebook](#), [Instagram](#), [X \(Twitter\)](#), and [LinkedIn](#).