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FOR IMMEDIATE RELEASE

VyStar Credit Union Named Top Mortgage Lender in Northeast Florida

Jacksonville, Florida — VyStar Credit Union is proud to be recognized as the 2022 top mortgage lender for volume of mortgages by area offices in Northeast Florida by the Jacksonville Business Journal. This recognition comes as VyStar continues to innovate and enhance its suite of mortgage lending products to offer more than just traditional loan options. The credit union offers competitive rates and low fees to help members save money and meet the evolving needs of the community.

“Knowing the challenges that homebuyers are currently facing across our community and our country, it is as important as ever that we step up and serve as a champion in finding solutions for our members,” said VyStar Chief Lending Officer Jenny Vipperman. “Our team of dedicated lending professionals is constantly working to improve the lives of our members and strengthen the places we call home. I would like to extend my sincere appreciation to every member who has chosen us to partner with them for all of their mortgage financing needs.”

VyStar topped the [2022 list](#) by originating the most mortgages with 4,926 and the highest volume totaling \$762.59 million. The average loan price of about \$155,000 is well below the median home price in Jacksonville, further highlighting the credit union’s efforts to meet the specific needs of every individual. Earlier this year, VyStar announced that it had officially been approved as a Community Development Financial Institution (CDFI) by the U.S. Department of the Treasury. This certification strengthens VyStar’s ability to support the dream of homeownership for members with low-to-moderate income. It also supports the credit union’s efforts to provide competitively priced consumer and small business loan products to those who are otherwise underserved.

The credit union’s other recent efforts to support homebuyers include:

- Launching the [Military Heroes Mortgage Program](#) to support military members in active duty, veterans and surviving spouses. VyStar conducted research and worked with veterans to truly understand the unique needs of this audience.
- Announcing the [Everyday Heroes Mortgage Program](#) to offer affordable terms to over 100 professions who make a positive impact on their community through their civil service positions.
- Partnering with Habitat for Humanity Jacksonville (HabiJax) to provide low-cost mortgage loans. The partnership enables families in the Jacksonville community to afford a home with 0% financing, ensuring repayment is affordable and increasing the odds that future generations will benefit from new opportunities.
- Obtaining a Homeownership Assistance Fund (HAF) grant to launch a program that supports members with mortgage payments, homeowners insurance, utility payments and more. This funding allows VyStar to offer up to 18 months of prepaid mortgages, grants and more.



In addition to being the top mortgage lender, VyStar also ranks as a top auto loan lender in the state of Florida. The credit union not only offers products and services that cater to the unique needs of its members, but it serves as a one-stop-shop by offering title and settlement services through [VyStar Title Agency](#). VyStar also offers a wide range of affordable home insurance coverage through [VyStar Insurance Agency](#).

For more information about VyStar's offerings, please visit vystarcu.org.

VyStar Credit Union is the second-largest credit union headquartered in Florida and now serves more than 830,000 members with assets of over \$13 billion. VyStar is the largest mortgage lender in Northeast Florida and a major employer in the region with over 2,000 employees. VyStar membership is open to everyone who lives or works in the 49 contiguous counties of Central to North Florida, 26 Georgia counties, and past and present military members and their families all over the world. Follow us on [Facebook](#), [Instagram](#), [Twitter](#) and [LinkedIn](#).
