Welcome To Magic*Touch

The *Magic*Touch Menu* provided below will allow you quick access to the information you need to help you perform transactions and inquiries on the system. In addition, a Magic*Touch voice will easily assist you through the process, step-by-step, if you don't have the Magic*Touch written information at hand.

Getting Started:
Have your **Member Number and PIN ready**. At any point, if you want to:

Transfer to a VyStar Member Service Representative............ Press **0**
Return to the Previous Menu.. Press **9**
End your call ....Press **#**

Do you have a Magic*Touch PIN? If you do not have a Personal Identification Number (PIN), contact VyStar's Call Center at (904) 777-6000 or 1 (800) 445-6289, option 1.

Main Menu

* = Member Number + **PIN** are entered

Account Information	**1***
Transfer funds between your VyStar Accounts	**2***
Make a VyStar payment using an account at another financial institution	**3**
Estimated Loan Payment Calculations	**4**
Re-Order Checks	**5**
Change **PIN** (Personal Identification Number)	**6***
ATM Card Maintenance	**7**
Member Services Representative	**0**

1 ACCOUNT INFORMATION

Checking, Money Market Checking 1
Savings, Money Market Savings, IRA............. 2
Loans... 3
Certificates 4
Credit Cards 5

2 TRANSFER FUNDS (*FROM*)

FROM Checking or Money Market Checking 1
FROM Savings or Money Market Savings 2
FROM Home Equity or Sig Line of Credit 3

4 LOAN REQUEST

Consumer Loan 1
Mortgage Loan 2
Other Loan 3

7 ATM CARD MAINTENANCE

Cancel ATM Card 1

1 ATM CARD STATUS

Lost 1
Stolen 2
Close 3

1 CHECKING MENU OPTIONS

All Transactions.. 1
Checking or Withdrawal Inquiries.................. 2
Specific Check Number Clearing Info........... 3
Checking Deposits 4
Stop Payment 5
General Account Info................................... 6
Checking Services....................................... 7
ATM, Check Card and POS......................... 8

2 SAVINGS, MONEY MARKET, IRA

All Transactions.. 1
Last 5 deposits.. 2
Last 5 Withdrawals.. 3
Dividends Paid.. 4
General Account Info.................................... 5
ATM, Check Card and POS.......................... 6
Last 5 Overdraft Transfers............................ 7
Pending HSA (debit) Card Transactions..... 8

3 LOAN TYPES

Consumer Loan 1
Home Equity or Sig Line of Credit 2
Mortgage Loan.. 3
Business Loan... 4
Other Loan.. 5

4 CERTIFICATE

All Transactions.. 1
General Certificate Info................................. 2

TRANSFER FUNDS (*TO*)

TO Checking or Money Market Checking........... 1
TO Savings or Money Market Savings................ 2
TO Loan 3
TO VyStar Mastercard.................................. 4
TO VyStar VISA Card.................................... 5

3 TRANSFER FUNDS TO LOAN

TO Consumer Loans...................................... 1
TO Savings or Money Market Savings................... 2
TO Mortgage Loan 3
TO Business Loan... 4
TO Other Loan.. 5

2 CHECK OR WITHDRAWAL INQUIRY

Last 5 Checks 1
Last 5 Non-Check Withdrawals...................... 2
Last 5 Overdraft Transfers 3

3 SPECIFIC CHECK INQUIRY

Enter check number followed by # sign

4 CHECKING DEPOSITS

Last 5 Deposits... 1
Last 5 Direct Deposits................................... 2
Dividend Information...................................... 3

5 STOP PAYMENT

Single Check 1
Range of Checks... 2

6 GENERAL ACCOUNT INFORMATION

Dividend Rate, Date of Last Statement, Checking Account Balance

7 CHECKING SERVICES

Pending Check Card (debit) Transactions

8 ATM, CHECK CARD, POS TRANSACTIONS

Last 5 ATM/Check Card/POS Transactions..... 1
Last 5 ATM Transactions................................ 2
Last 5 Check Card/POS Transactions 3
Last 5 ATM Deposits 4
Last 5 ATM Withdrawals................................ 5
Last 5 Check Card Credits............................. 6
Last 5 Check Card Debits.............................. 7

1 CONSUMER LOAN

Balance Information... 1
Payment Information...................................... 2
Interest Information....................................... 3

2 HOME EQUITY or SIGNATURE LINE OF CREDIT

All Transactions.. 1
Balance Information....................................... 2
Payment Information...................................... 3
Interest Information....................................... 4
HELOC Check Stop Payment........................ 5
Pending H-Equity Visa Card Transactions........ 6

3 MORTGAGE LOAN

Balance Information... 1
Payment Information...................................... 2
Interest Information....................................... 3
Last 5 Escrow Disbursements........................ 4

4 BUSINESS LOAN

Balance Information... 1
Payment Information...................................... 2
Interest Information....................................... 3

5 OTHER LOANS

Balance Information... 1
Payment Information...................................... 2
Interest Information....................................... 3

Turn any touch-tone phone into a VyStar Branch with this _free_, 24-hour audio response telephone service.

(904) 777-6001 -or-
1 (800) 235-6289 (toll free)

*6001 for AT&T Mobility in Duval, Putnam, Clay, St. Johns, Nassau and Baker Counties.
(904) 908-2420 or 1 (888) 529-6289 (toll free)
TDD service for hearing and speech impaired.

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24 HOUR AUDIO RESPONSE TELEPHONE SERVICE

QUICK REFERENCE GUIDE

Once you've been using Magic*Touch, you may want to move quickly through the menus without listening to all the instructions. In many cases, you may press your choice as soon as the voice begins to explain the step, rather than waiting.** Below is a Magic*Touch guide to getting where you want to go. It may help to clip this out and keep it with you for a quick and easy reference.

Current Balance Information:

Checking........1 {Member Number}#{PIN}# 1
Savings......... 1 {Member Number}#{PIN}# 2
Loans.............1 {Member Number}#{PIN}# 3 {Loan Type} 1
Certificates....1 {Member Number}#{PIN}# 4, 2

Checking Account Transactions and Deposit History:

To review all transactions
1 {Member Number}#{PIN}# 1 {**} 1

To review the last five checks written
1 {Member Number}#{PIN}# 1 {**} 2, 1

To review last five non-check withdrawals
1 {Member Number}#{PIN}# 1 {**} 2, 2

To see if a specific check has cleared
1 {Member Number}#{PIN}# 1 {**} 3

To review last five deposits
1 {Member Number}#{PIN}# 1 {**} 4, 1

To review last five direct deposits
1 {Member Number}#{PIN}# 1 {**} 4, 2

To review dividend or interest received
1 {Member Number}#{PIN}# 1 {**} 4, 3

To stop payment on a single check
1 {Member Number}#{PIN}# 1 {**} 5, 1

To stop payment on a range of checks
1 {Member Number}#{PIN}# 1 {**} 5, 2

To request a copy of a specific check
1 {Member Number}#{PIN}# 1 {**} 7, 1

To request a check withdrawal
1 {Member Number}#{PIN}# 1 {**} 7, 2

** Wait for Balance Information