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Contact: Charlene Shirk, Assistant Vice President, Public Relations

shirkc@vystarcu.org

FOR IMMEDIATE RELEASE

VyStar Credit Union Launches \$1 Million Savings Challenge to Address Critical Financial Needs in Our Communities

Participants Will Have the Chance to Enter to Win One of Ten \$1,000 Cash Prizes

JACKSONVILLE, FL – VyStar Credit Union is launching the VyStar Savings Challenge, a powerful and proactive initiative designed to tackle the financial challenges faced by individuals and families in its communities. Jacksonville (#10) and Atlanta (#8) are listed among the top 10 U.S. cities with the most financially distressed residents according to [WalletHub](#). Additionally, [70% of American households](#) are considered financially unhealthy, with the biggest financial stressor being the lack of at least \$1,000 in emergency funds for unexpected life events.

The VyStar Savings Challenge is designed to empower residents in Jacksonville, Central Florida, Metro Atlanta, and Southeast Georgia to build financial resilience. Beginning February 1, 2025, participants will be encouraged to save \$1,000 in emergency savings by April 30, 2025, with the collective goal of helping communities save \$1 million. Participants will be automatically entered to win one of ten \$1,000 cash prizes, totaling \$10,000, a substantial boost for savings or investment goals.*

“Many households are just one unexpected expense away from a financial crisis,” said Lysa Barbano, VyStar SVP/Florida Market President. “The VyStar Savings Challenge is designed to tackle this head-on by equipping participants with our online Financial Fitness tools and resources they need to gain confidence in their ability to save and create a financial safety net.” Participants will have access to VyStar’s Emergency Fund Calculator to set realistic, achievable savings targets. They will receive educational resources that include weekly email tips on savings strategies, automating savings, and creating financial goals. Free virtual and in-person workshops led by financial experts will be held in Jacksonville, Central Florida, Metro Atlanta, and Southeast Georgia.

“The financial challenges in Georgia and Florida are significant, and the need for initiatives like the VyStar Savings Challenge cannot be overstated,” said Janean Armstrong, VyStar SVP/Georgia Market President. “In Metro Atlanta, many families live paycheck to paycheck, struggling to build an emergency savings fund. By working together to support one another and knowing that others are facing similar struggles and striving towards the same goal can be incredibly encouraging.”

Participants can sign up for the Savings Challenge by visiting vystarcu.org/savingschallenge. Stay updated with tips, success stories, and challenge milestones by joining the [Savings Challenge #withVyStar](#) Facebook Group.



**NO PURCHASE NECESSARY TO ENTER OR WIN. Open only to legal Florida and Georgia residents who are 18 or older. Begins on February 1, 2025, and ends on April 30, 2025. Sweepstakes subject to complete Official Rules, available at <https://info4.vystarcu.org/savings-challenge-official-rules>. SPONSOR: VyStar Credit Union. Void where prohibited.*

About VyStar Credit Union

VyStar Credit Union is the second-largest credit union headquartered in Florida, with 79 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 in the region with over 2,500 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](#).