



Do Good. Bank Better.™

P.O. Box 45085
Jacksonville, FL 32232-5085
(904) 777-6000
(800) 445-6289
www.vystarcu.org

APPLICATION AND
SOLICITATION
DISCLOSURE



VISA PLATINUM/VISA SIGNATURE REWARDS/VISA
SIGNATURE CASH BACK/VISA SAVINGS SECURED

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Visa Platinum 13.40% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Rewards 14.40% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Cash Back 14.40% to 18.00% , when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Savings Secured 18.00% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Visa Platinum 1.99% or 2.99% Introductory APR for a period of 12 billing cycles, based on your creditworthiness. After that, your APR will be 13.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Rewards 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 14.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Cash Back 1.99% Introductory APR for a period of 12 billing cycles. After that, your APR will be 14.40% to 18.00%, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Savings Secured 18.00% This APR will vary with the market based on the Prime Rate.

SEE NEXT PAGE for more important information about your account.

APR for Cash Advances	Visa Platinum 13.40% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Rewards 14.40% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. Visa Signature Cash Back 14.40% to 18.00%, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	3.00% of the amount of each balance transfer \$10.00 or 3.00% of the amount of each cash advance, whichever is greater None
Penalty Fees - Late Payment Fee - Returned Payment Fee	Up to \$25.00 Up to \$25.00

SEE NEXT PAGE for more important information about your account.

How We Will Calculate Your Balance:

We use a method called "average daily balance (including new purchases)."

Promotional Period for Introductory APR - Visa Platinum, Visa Signature Rewards, Visa Signature Cash Back:

The Introductory APR for balance transfers will apply to transactions posted to your account during the first 60 days following the opening of your account. Any existing balances on VyStar Credit Union loan or credit card accounts are not eligible for the Introductory APR for balance transfers.

Effective Date:

The information about the costs of the card described in this application is accurate as of: October 1, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Signature Rewards, Visa Signature Cash Back and Visa Savings Secured are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:Late Payment Fee:

You may be charged a Late Payment Fee of up to \$25.00 if You do not pay at least the minimum payment by the due date.

Balance Transfer Fee (Finance Charge):

3.00% of each balance transfer.

Cash Advance Fee (Finance Charge):

\$10.00 or 3.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:

\$25.00 or the amount of the required minimum payment, whichever is less.

Returned Convenience Check Fee:

\$25.00 or the amount of the returned convenience check, whichever is less.

Card Replacement Fee:

\$7.50.

Emergency Card Replacement Fee:

Actual Cost.

Rush Fee:

\$25.00.

Statement Copy Fee:

\$2.00 per document.

Paper Statement Fee:

\$2.00 per statement.