

VyStar FACTS

HAPPY NEW YEAR!



VyStar Investment Services Celebrates 20 Years!

The team now manages more than \$1 billion in member assets.

When VyStar Investment Services (VIS) was established in January 2001, much work was necessary before it could become a flourishing investment firm that recently surpassed \$1 billion in member assets managed.

What was then called VyStar Financial Group was a modest operation. Functioning out of VyStar’s original corporate office off Wesconnett Boulevard in Jacksonville, Davida Carter was charged with creating a department from the ground up. She worked from a single desk in the Marketing department and had only a month to hire three advisors and two operations staff in order to be prepared to open the doors to members. Making matters worse, the Sept. 11 terrorist attacks that occurred less than nine months later would send the market into decline, creating an even more difficult environment for the new team.

“Members were asking for a place to invest at VyStar because they trust us,” Carter said. “They did not want to go to a big bank to invest their hard-earned money. With a vision, past experiences and intuition as our guide, we set out to provide that service. Nine months in, the bottom fell out, but we picked up the pieces to provide the guidance that our members needed.”

Twenty years later, VIS has grown into a true success story. Now a team of 20 fully licensed financial advisors, including two charter members, the group offers personalized planning, service and guidance to more than 9,200 members. Their designations include Chartered Retirement Planning Counselor (CRPC), Accredited Asset Management Specialist (AAMS) and Certified Financial Planner (CFP), and their expertise spans from comprehensive financial planning to managed assets, business retirement, insurance solutions, 401(k)s and much more.

In other words, the team is dedicated to working to provide sound, reliable and trustworthy advice to members at any level of financial need. This allows VIS to support the credit union’s effort to increase financial wellness in the communities we serve.



The VyStar Investment Services team has grown tremendously since its inception in January 2001.

“Our main goal is to provide sound financial advice,” Carter said. “And in doing so, we hope to see our members reach their financial goals.”

Carter, who now serves as Senior Vice President of Investments and Insurance, has been there for every milestone along the way. And there have been plenty for the VIS team. VIS pioneered the “Dual Employee” program for CUNA Brokerage Services, which became the preferred way of running retail investment departments at credit unions. It later transitioned to LPL Financial — its current broker-dealer partner — to offer a full range of investment products, services and enhanced technologies. VIS now ranks eighth of 294 LPL Financial credit union programs, a testament to the strong partnership that is a benefit to members.

During that time, VIS moved away from commission-based advising to an advisory-based practice, which provides a more holistic and collaborative approach. The result has been growth for VIS that few would have expected in its initial days. But as the team celebrates its 20th anniversary, they are as passionate as ever about working for members now and long into the future.


“Through it all, we have enjoyed helping our members,” Carter said. “Over the next 20 years and beyond, we will continue to offer investment services so that more people in the communities we serve can have a solid, comprehensive plan to achieve financial wellness.”



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. VyStar Credit Union and VyStar Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using VyStar Investment Services, and may also be employees of VyStar Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, VyStar Credit Union or VyStar Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Want to speak to a VyStar Investment Services representative?

 904-908-2495

 vismarketing@vystarcu.org

 www.vystarinvestmentservices.com

What's to come in 2021



As we look ahead to another year filled with promise and possibility, I would like to wish you and your family a safe, healthy and prosperous 2021.

Each new year allows us to start fresh and with a renewed spirit as we work to accomplish our goals. That is the mindset VyStar Credit Union is taking into what we expect to be a busy and fruitful year, and I hope you feel a similar sense of optimism and encouragement.

Moving from 2020 to 2021, we will continue to focus on ensuring the health and safety of our employees, members and the communities we serve. While doing so, we expect to see significant financial and geographical growth as well as member and brand expansion.

SERVING MORE MEMBERS IN MORE PLACES

We plan to open six full-service branches in 2021, with two branches in Tallahassee and one apiece in Mount Dora, Winter Garden, The Villages and Titusville. Aside from The Villages, where we opened a branch in 2019, these branches will be our official introduction into these communities, which is always an important milestone. Additionally, we plan to open our 18th high school branch at Belleview High School in Marion County. Each new high school branch helps us promote financial wellness and instill credit union values in our leaders of tomorrow. Beyond our organic growth, we will continue to pursue merger and acquisition opportunities that will better position our credit union as we move forward.

SUPPORTING OUR MILITARY

VyStar took an important step in 2020 when we received approval to expand our military field of membership to include all active duty, reservist and retired/veteran/annuitant military personnel and civil service employees, regardless of where in the world they live. As part of our efforts to better serve these brave individuals and their families, we will launch our Military & Heroes Program to provide more resources to service members wanting to become homeowners. Benefits of the Military & Heroes Program include:

- Down payment and closing cost assistance options through programs and grants
- Specialized support from realtors specifically trained to support military members and their families
- Assistance from VyStar employees who are specifically trained to understand and help overcome the challenges veteran and military members face
- A concierge service, offered from loan origination to closing, that makes the homebuying process more convenient through services like e-notarization for members who are overseas

GIVING MORE TO THE COMMUNITY

VyStar gave more than \$2 million last year to organizations that make a positive difference in the communities we serve, and we will continue to support similar efforts moving forward. We were proud to help kickstart the capital campaigns for the Museum of Science and History's (MOSH) new museum and Groundwork Jacksonville's Emerald Trail.

A few of the initiatives we are looking forward to in 2021 are sponsoring the Cecil Field POW/MIA Memorial's commemoration of the 30th anniversary

of Operation Desert Shield and Storm and serving as the title sponsor the 2021 JaxRiverJam Concert Series in partnership with Downtown Vision Alliance. We are also excited to support the capital campaigns to expand and improve Jacksonville Arts & Music School (JAMS) and the new forever home for Rethreaded, as well as serve as the Living Inventor Series sponsor of the Cade Museum for Creativity & Invention in Gainesville. Additionally, we are proud to sponsor the Dr. Phillips Center's Frontyard™ Festival in Central Florida and be the official credit union of the Orlando Solar Bears as we continue to build relationships within that community.

ENHANCING HOW WE SERVE YOU

As we grow, we continue to hone our products, services and objectives as an organization. Using feedback from our members, we have initiated various efforts to bolster programs for specific groups like homebuyers and small business owners. Enhanced Commercial Services offerings include cash management services like remote check deposit and automatic payment options as well as new loan products like a Business Signature Line of Credit to help with short-term cash flow needs. We are thrilled to highlight these products on our new website, which will roll out in 2021 and provide easier access and an improved user experience to anyone who visits the www.vystarcu.org page. The new website, in combination with our Online Account Opening program that we introduced in 2020, is part of a major multiyear initiative to rebuild and relaunch our digital experience to ensure we serve our members where they want, when they want and how they want — for years into the future.

EMPHASIZING OUR PURPOSE

We will also launch a rebranding effort that will help us better focus on our objectives as an organization. We are your trusted financial institution, but we have the responsibility and drive to do more. We believe there is an opportunity to better reflect our purpose to do good through our image and are excited to share more details with you in the near future. As we continue to invest in and positively impact the communities around us through benevolence and compassion, our focus on you will never waver.

A great deal of thought, planning and execution goes into each year, but the reward for that hard work comes in the form of being able to better serve our members. With your continued support, we look forward to building new relationships, strengthening existing ones and taking another step forward in our efforts to be a trusted financial institution and community leader.

Thank you for being a VyStar member. Together, there is no limit to what we can accomplish.

Brian E. Wolfburg,
President/CEO
VyStar Credit Union

VyStar Facts Distribution Notice

Beginning this month, VyStar Facts will be published and distributed once per quarter. This means that in 2021, you will receive a newsletter in your statements for the months of January, April, July and October. Adjusting our printing schedule will enable us to manage expenses while still providing important information about VyStar.

As part of this change, and in order to provide you with the most up-to-date information, VyStar's rates and holiday closings will no longer be listed in the newsletter. Please visit www.vystarcu.org to view our current rates, promotions and holiday closings.

Central Florida Sponsorships

Each time VyStar moves into a new area, our intention is to do more than simply offer financial services to those who visit a branch. We aim to immerse ourselves in the community and get to know the people who make it unique. To accomplish this, we partner with area nonprofits, visit local business owners and engage in events and initiatives that keep the community energized.

That's why we're excited to announce two recent sponsorships in Central Florida that will allow us to invest in and give back to the people who have built the community into what it is today.

VyStar Named Official Credit Union of the Orlando Solar Bears

We are proud to be named the official credit union of the Orlando Solar Bears, a partnership that will allow VyStar to support the team's commitment to their city and offer many fun and exciting benefits to local fans. Members with a VyStar debit or credit card or Solar Bears co-branded debit card will be eligible for exclusive discounts and perks including in-game recognition opportunities, player meet and greets, special ticket offers for all home games and additional deals for Sunday home games. To find out more, please visit www.vystarcu.org/solarbears.



Dr. Phillips Center Frontyard™ Festival

Dr. Phillips Center for the Performing Arts is hosting a first-of-its-kind live-entertainment festival that will take place over a six-month period in a socially distanced setting. We're proud to take part as a sponsor of Frontyard Festival, which will bring live music, comedy, wellness and more to the city of Orlando. By supporting this effort, we hope to help community leaders reignite the entertainment industry and contribute to the livelihoods of those who rely on it.

We are eager to show Orlando natives the benefit of having VyStar on their team and look forward to building even stronger relationships in Central Florida and elsewhere.



SPONSORED BY **VyStar**

Martin Luther King Jr. Breakfast

VyStar is proud to once again sponsor the City of Jacksonville's Martin Luther King Jr. Day Breakfast on Jan. 15 and have the honor of recognizing the winners of the Tomorrow's Leaders Awards. Tomorrow's Leaders recognizes students in our community who exemplify the philosophies of Dr. King through leadership, community volunteerism and civic responsibility. Winners are selected through a writing competition, with one elementary, middle and high school student chosen. Congratulations to everyone involved in helping our community remember Dr. King's impact.



MARTIN LUTHER KING, JR. BREAKFAST

Year-End Tax Reporting

To conclude 2020, we are working to prepare all year-end tax reporting documents. By law, the documents must be postmarked by February 1, 2021. You will receive the IRS Form 1099-INT, Interest Income, only if you earned (in aggregate and based on your Social Security number/Employee Identification number) a total of \$10.00 or more in dividends on all of your accounts (savings, checking, certificate, money market, business and escrow). For example:

- If you earned dividends of \$5.00 on your savings and \$5.00 on your checking, you will receive the Form 1099-INT because the combined dividends earned total is \$10.00.
- If you earned dividends of \$4.99 on your savings and \$4.99 on your checking, you will not receive the Form 1099-INT because the combined dividends earned total is less than \$10.00.

Don't wait for the mail to come. If you receive your statements electronically, you can also view your tax forms online. Once the year-end tax reporting information is released to members, you can save time by going to www.vystarcu.org and logging in to Internet Banking to view, save or print your information. For help with your tax form questions, go to our "Member Tax Information" page under "Checking & Savings" on our website.

Board of Directors Nominees & Annual Meeting

VyStar Credit Union will hold its 69th Annual Meeting. In-person attendance is tentative (see details below) and may move to virtual. Please visit www.vystarcu.org for up-to-date information.

Date: Wednesday, March 31, 2021
Time: 5:00 p.m. (EST)
Place: VyStar Credit Union Headquarters (VyStar Tower)
76 S. Laura Street
Jacksonville, FL 32202

The following candidates were selected by the Nominating Committee:

George Berry (Incumbent)
Diane Fears (Incumbent)
Jonathan Hogan (Incumbent)

EDDY Awards

As the title sponsor of the 30th annual EDDY Awards on Jan. 27, VyStar is excited to help recognize the 2021 VyStar Duval County Teacher of the Year and celebrate the many wonderful teachers who make a difference in our community. Put on by the Jacksonville Public Education Fund, the EDDY Awards recognize excellence in teaching and teachers of the year from more than 180 public schools in Duval County. This year's event will be shown on a live TV broadcast that educators and businesses can watch safely and will also include a luncheon for select guests.



Contact Us

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Jacksonville, FL 32232-5085
www.vystarcu.org

Main Number & Contact Center Services
904-777-6000 or 800-445-6289

Gainesville..... 352-372-1645

Palatka, Lake City, Palm Coast, Ormond
Beach, Port Orange, Daytona Beach, Orange
City.....386-239-1000

AT&T Mobility Customers *6000

Contact Center TDD 908-2320 or 888-872-5738
(hearing/speech impaired)

Contact Center Hours:

7 Days a Week, 7:00 a.m.-7:00 p.m. Excluding Holidays

VyChat Hours:

7 Days a Week, 7:00 a.m.-7:00 p.m. Excluding Holidays

Contact Center..... Option 9

VyChat (a live chat online).....www.vystarcu.org

Rate Line.....Option 5

Mortgage Lending.....908-2689

Business Services.....908-2292

Magic*Touch.....777-6001 or 800-235-6289

AT&T Mobility Customers *6001

For Spanish: 594-5483 or 888-978-2728

Internet Banking.....www.vystarcu.org

- Mobile Banking & Free App
- Text Banking
- Credit Card Account Services
- e-Statements
- Mobile Check Deposit
- VyStar Bill Pay
- UChoose Rewards® program

Free Financial Counseling 888-456-2227

IDENTITY THEFT & PHISHING - how to protect yourself, report an incident and get a free credit report:

- Go to www.vystarcu.org or call 777-6000 or 800-445-6289, option 9
- Federal Trade Commission: <http://www.ftc.gov/idtheft> or 1-877-IDTHEFT

VyStar Investment Services

OFFERING ASSISTANCE WITH
Mutual Funds • Annuities • Investment Advice • Insurance
904-908-2495

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. VyStar Credit Union and VyStar Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using VyStar Investment Services and may also be employees of VyStar Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, VyStar Credit Union or VyStar Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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VyStar Title Agency

Buying, selling, refinancing or taking out a home equity loan on your property in Florida - Help with all your real estate title and closing needs.

www.vystartitle.com 904-908-2874

VyStar Title Agency is a division of VyStar Financial Group, LLC; a wholly owned subsidiary of VyStar Credit Union.
Not federally insured and not underwritten or guaranteed by the credit union.

BOARD OF DIRECTORS

Eric J. Hatfield, Chairman	Diane R. Fears
George R. Berry, Vice Chairman	Jonathan Hogan
P. Kem Siddons, Treasurer	Jennifer A. Lusk
William C. Vivian, Secretary	Larry D. Myers
	Dr. Susan M. Ruffin

Audit Committee

Jonathan Hogan, Chairman	Victor Blackshear
Jennifer A. Lusk, Vice Chairman	Vicki Harris
	Diana Wendland

Executive Management

Brian E. Wolfburg, President/CEO
John H. Turpish, Executive Vice President & CFO
Chad Meadows, Executive Vice President & COO



FEDERALLY INSURED BY NCUA

ALL VYSTAR LOANS ARE SUBJECT TO APPROVAL



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SCORECARD FOR NOVEMBER 30TH

	2020	2019	2020	2019
Total Loans (Gross)\$:	7,280,430,926	6,505,249,573	Total Assets \$:	9,808,493,088
Total Member Deposits \$:	8,520,078,919	6,771,018,301	Total Capital \$:	849,829,238
				9,125,770,719
				776,033,097

*Consolidated Statements of Financial Condition - VyStar Credit Union



Mortgage Loans

Conventional Fixed/Attached • Conventional Adjustable Rates •

To view current mortgage loan rates, go to www.vystarcu.org and click "Mortgage Loan Rates" under the "Rates" menu.

To check loan rate estimates for land, new/used mobile homes and home equity, go to www.vystarcu.org and click "Mortgage Loan Rates" under the "Rates" menu.

Ask us about our VA and FHA Loans. Call 904-908-2689

- Land •
- Home Equity •
- New Mobile Homes •
- Used Mobile Homes •



Consumer Loans

All rates are based on an evaluation of the member's individual credit history. Your actual rate may vary. All rates and terms are subject to conditions and certain restrictions may apply.

Annual Percentage Rate (%)	AS LOW AS
New Autos: Model years 2019 and newer	2.74
Used Autos: Model years 2013-2018	3.24
Older Model Year Vehicles: Classic Vehicles:	6.65 6.75
New Motorcycles: Used Motorcycles:	5.49 5.99
New Personal Watercraft: Used Personal Watercraft:	7.00 7.25

Annual Percentage Rate (%)	AS LOW AS
New Boats: Used Boats:	4.75 4.99
New Large Boats: 26 ft. & Over Used Large Boats: 26 ft. & Over	4.00 4.50
New RVs & Motor Homes: Used RVs & Motor Homes:	4.50 4.99
Personal Signature:	7.99

Rates current as of 12/21/2020.



Credit Cards

	VARIABLE APR%
Platinum Visa® (as low as)	9.10
Visa® Signature Rewards Plus	9.50
Visa® Signature Cash Back	9.50

APR = Annual Percentage Rate. Rates current as of 12/21/2020. Standard Variable Annual Percentage Rate (APR) is tied to The Wall Street Journal Prime Rate plus a margin. The ANNUAL PERCENTAGE RATE is subject to change monthly on the first day of each billing cycle to reflect any change in the Index. The Index used to determine the ANNUAL PERCENTAGE RATE is the U.S. Prime Rate shown in the "Money Rates" section of The Wall Street Journal on the last day the rate is published in each calendar month (the determination date). The ANNUAL PERCENTAGE RATE is determined by adding together the Index and the margin(s) applicable to the card type. The margin and/or card type is determined based on an evaluation of each member's individual credit history. Any change in the ANNUAL PERCENTAGE RATE will take effect on the first day of the statement cycle following the determination date. The ANNUAL PERCENTAGE RATE will never be greater than 18.00%. Any increase in the ANNUAL PERCENTAGE RATE will take the form of additional payments shown as Total Minimum Payments on the statement. Additional information on credit cards including the UChoose Rewards® for our points earning credit cards are available at www.vystarcu.org or call 777-6000 or 800-445-6289, option 9.



Business Services

BUSINESS VISA® CREDIT CARDS

Business Platinum Rewards:**13.90% APR**
Micro Business: **17.99% APR**
Business Secured:PRIME + **6.74% APR**

BUSINESS LOANS

Business Real Estate Loans: Call for Rate
Business Equipment Loans: Call for Rate
Business Vehicle Loans: Call for Rate

APR = Annual Percentage Rate. Rates are based on evaluation of applicant's credit history. Certain restrictions/conditions apply. Subject to credit approval, change, terms and fees. Call 904-908-2292 for full credit card disclosure.



Savings Programs

APYs listed are current as of 12/21/2020 and are subject to change.

Type	Annual Percentage Yield (%)
Membership Savings	.10
Kids Club Savings 12 & under	.10
Checking:	.10

Money Market

TIERED-RATE Account Balances	Annual Percentage Yield (%)
\$0 - \$2,499:	0.20
\$2,500 - \$9,999:	0.20
\$10,000 - \$24,999:	0.20
\$25,000 - \$49,999:	0.20
\$50,000 - \$99,999:	0.20
\$100,000 - \$249,999:	0.40
\$250,000 or greater:	0.40

HSA Annual Percentage Yield (%)	IRA Annual Percentage Yield (%)
\$0 - \$2,499:	0.26
\$2,500 - \$9,999:	0.26
\$10,000 - \$24,999:	0.31
\$25,000 - \$49,999:	0.36
\$50,000 - \$99,999:	0.41
\$100,000 - \$249,999:	0.46
	0.56



Certificates

APYs listed are current as of 12/21/2020 and are subject to change.

TIERS (Regular/IRA)	3-month APY	6-month APY	9-month APY	12-month APY	18-mo step up* APY
\$500-\$9,999	0.25	0.30	0.35	0.45	0.50
\$10,000-\$24,999	0.25	0.30	0.35	0.45	0.50
\$25,000-\$49,999	0.25	0.30	0.35	0.45	0.50
\$50,000-\$99,999	0.35	0.40	0.45	0.55	0.60
\$100,000 & higher	0.35	0.40	0.45	0.55	0.60
TIERS (Regular/IRA)	24-month APY	30-month APY	36-month APY	48-month APY	60-month APY
\$500-\$9,999	0.60	0.70	0.80	0.90	1.00
\$10,000-\$24,999	0.60	0.70	0.80	0.90	1.00
\$25,000-\$49,999	0.60	0.70	0.80	0.90	1.00
\$50,000-\$99,999	0.70	0.80	0.90	1.00	1.10
\$100,000 & higher	0.70	0.80	0.90	1.00	1.10

APY = Annual Percentage Yield. For information about applicable fees and terms on our Savings & Certificate Programs, please contact VyStar (see Contact Us). For all Savings and Checking Accounts, except Money Market Accounts, the dividend/interest period is the calendar month and dividends/interest will be calculated daily, and compounded and credited monthly. The dividend/interest period is the period of time at the end of which an account earns dividend/interest credit. The dividend/interest period begins on the first calendar day of the period and ends on the last calendar day of the period. For Money Market Accounts, the interest will be calculated daily, compounded daily and credited monthly. **Health Savings Account (HSA):** No minimum opening deposit. Certain restrictions apply. VyStar is not responsible for determining if a member's distribution is for a qualified medical expense, nor do we provide tax advice. Consult your tax advisor. For details on qualified medical expenses visit www.irs.gov. **Individual Retirement Account (IRA Savings):** No minimum opening deposit. **Certificates:** \$500 minimum opening balance. Certificates cannot be combined to meet tiered balance requirements. Early withdrawal penalties may apply. **Adjustable yield certificate:** Add-on amounts of \$2,000 or more can be made any time during 18-month step-up certificate terms. One-time adjustment option to step up to a higher yield if yield goes up before 18-month certificate matures.