



Internet Banking Login

Welcome

Username:

[Forgot Your Username?](#)

Password:

[Forgot Your Password?](#)

Login

Take Me To:

My Default Destination ▾

Make this page my default destination page.

[Not yet enrolled for Internet Banking?](#)

Need assistance? Call us at 904-777-6000 or 1-800-445-6289 or try our [online help](#).

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VyStar Credit Union P.O. Box 45085 Jacksonville FL 32232
Routing Number 263079276 | 904-777-6000 or 800-445-6289



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No Car Payment for 90 Days* is Better.

(/Auto-Loan)

Get a VyStar auto loan right now, and you'll make no payments for 90 days.

Our auto loans also come with great low rates and flexible terms.

[Apply Today! \(/Auto-Loan\)](#)



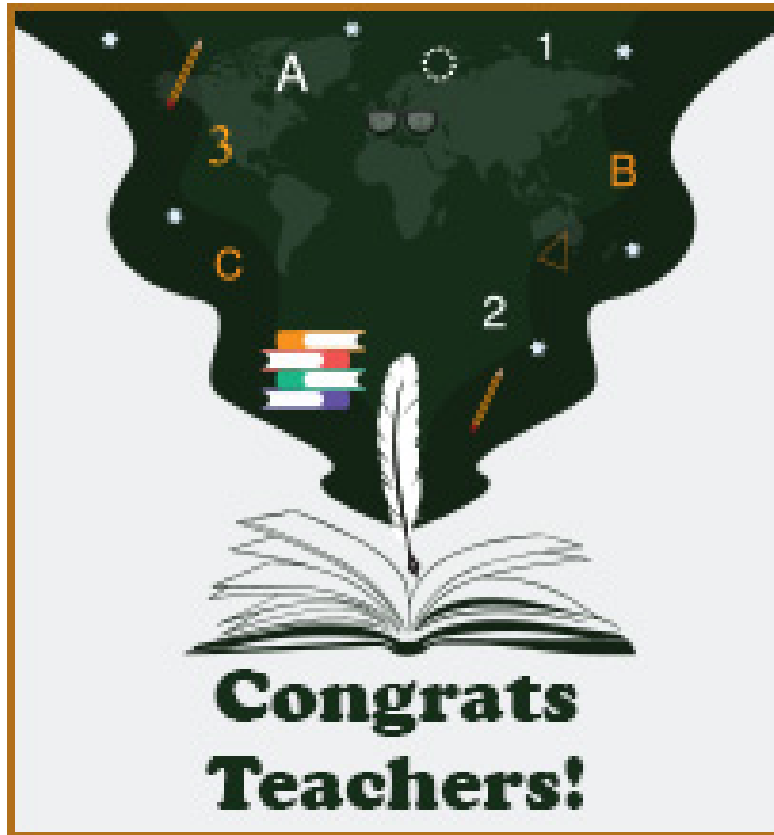
VyStar Poll

Which Zoom participant are you?

- The one who just woke up 8%
- The one with the barking dog 16%
- The one with the cool background 9%
- The one without the camera on 65%

Vote

In The Community



VyStar Sponsors Annual EDDY Awards
Congratulations to Mandarin High School's Jim Schmitt.
Click for details. >

(/About-Us/Community-Involvement/Get-Involved/VyStar-Community-News#Teach)





VyStar Sponsors Women with Heart Luncheon
 Eight local women will be honored at this year's event.
Click for more information. >

(/About-Us/Community-Involvement/Get-Involved/VyStar-Community-News#heart)



VyStar Employees Proudly Support MLK Day Parade
 (/About-Us/News/MLK-Day-Parade)
 February 4, 2021
 Other events are planned to honor Black History Month.



New Year. Lower Rate. (/About-Us/News/New-Year-Lower-Rate)
 January 21, 2021
 Get 0% APR on your credit card for 12 months — with no balance transfer fee.

Tools & Resources



Military Support

Our military roots flow deep at VyStar. We got our start at NAS Jax serving civil service and military employees and their families.

(/MilitarySupport)

View Resources



Member Account Verification

What you need to know about the annual verification of VyStar’s member accounts.

(/Membership-Benefits/Resources/Member-Account-Verification)

More Information



How To Protect Yourself

With the uncertainty of the coronavirus (COVID-19), scammers are viewing this time as an opportunity to capitalize on people’s fears and vulnerabilities.

(/Online-Services/Protection-Center/How-to-Protect-Yourself)

Protect Yourself



We want to stay connected with you.

VyStar offers live online support, VyChat, every day from 7:00 a.m. to 7:00 p.m., excluding holidays. You can also call us at 904-777-6000 or 800-445-6289.

You may also follow VyStar on social media:

- Like our page on Facebook
(<https://www.facebook.com/VyStarCU>)
- See our photo stream on Instagram
(<https://instagram.com/vystarcreditunion/>)
- Follow us on Twitter (<https://twitter.com/officialvystar>)
- Subscribe to our YouTube channel
(<https://www.youtube.com/user/VyStarCreditUnion>)
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Rates

Looking for deposit or loan rates, but not sure which option is right for you? We've got you covered.

All rates are based on an evaluation of the member's individual credit history. Your actual rate may vary.

| | | | |
|--|---|--|--|
| <p>Business Deposit & Loan Rates (/Rates/Business-Deposit-Account-Rates)</p>  <p>(/Rates/Business-Deposit-Account-Rates)</p> | <ul style="list-style-type: none"> • Business Savings • Non Profit Association, Small Business, Regular Business, and Business Volume Checking • Business Money Market Account | <ul style="list-style-type: none"> • Business Visa® Credit Cards <ul style="list-style-type: none"> ◦ Business Platinum Rewards ◦ Micro Business ◦ Business Secured | <ul style="list-style-type: none"> • Business Loans <ul style="list-style-type: none"> ◦ Business Real Estate Loans ◦ Business Equipment Loans ◦ Business Vehicle Loans |
| <p>Certificate Account Rates (/Rates/Certificate-Account-Rates)</p>  <p>(/Rates/Certificate-Account-Rates)</p> | <ul style="list-style-type: none"> • IRAs & Regular CDs <ul style="list-style-type: none"> ◦ 3, 6, 9, 12, 18, 24, 30, 36, 48 and 60 months ◦ 12 months for Kids, VyTeen, Bravo & Achieve members only | | |
| <p>Consumer Loan Rates (/Rates/Consumer-Loan-Rates)</p>  <p>(/Rates/Consumer-Loan-Rates)</p> | <ul style="list-style-type: none"> • New & Used Vehicles • Older Model Year Vehicles • Classic Vehicles • New ATVs • New & Used Boats • Used Motors and Trailers | <ul style="list-style-type: none"> • New & Used Personal Watercraft • New & Used Motorcycles and Scooters • New & Used RVs and Motor Homes | <ul style="list-style-type: none"> • Personal Signature • Personal Signature Line of Credit • Payday Alternative Loan • Savings Secured • Certificate Secured |



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| <p>Credit Card Rates (/Rates/Credit-Card-Rates)</p>  <p>(/Rates/Credit-Card-Rates)</p> | <ul style="list-style-type: none"> • Variable Rate Credit Cards <ul style="list-style-type: none"> ◦ Platinum Visa ◦ Visa Signature Rewards Plus ◦ Visa Signature Cash Back • Non-Variable Rate Savings Secured Credit Cards <ul style="list-style-type: none"> ◦ Savings Secured Visa | | |
| <p>Deposit Account Rates (/Rates/Deposit-Account-Rates)</p>  <p>(/Rates/Deposit-Account-Rates)</p> | <ul style="list-style-type: none"> • Primary Savings • Regular Savings & Checking • Kids Club Savings | <ul style="list-style-type: none"> • VyTeen Savings & Checking • Bravo Savings & Checking • Achieve Savings & Checking | <ul style="list-style-type: none"> • IRA Savings • Money Market Accounts • Health Savings Accounts |
| <p>Home Equity Loans & Lines Rates (/Rates/Home-Equity-Loan-Rates)</p>  <p>(/Rates/Home-Equity-Loans-Lines-Rates)</p> | <ul style="list-style-type: none"> • Fixed Second Mortgage • Home Equity Line of Credit • Home Equity Line of Credit Flex Equity | | |
| <p>Mortgage Loan Rates (/Rates/Mortgage-Loan-Rates)</p>  <p>(/Rates/Mortgage-Loan-Rates)</p> | <ul style="list-style-type: none"> • Fixed Rate Mortgages | <ul style="list-style-type: none"> • Adjustable Rate Mortgages (ARM) <ul style="list-style-type: none"> ◦ 3/1 ARM ◦ 5/1 ARM ◦ 7/1 ARM ◦ 10/1 ARM | <ul style="list-style-type: none"> • Land Loans • FHA/VA Loans |

All rates and terms are subject to conditions and certain restrictions may apply.



Credit Cards

We have a variety of credit cards, and our rates can help you find the one that's right for you.

More About Credit Cards >

(/Products-Services/Cards-Services/Credit-Cards)



Mortgage Loans

Buying a home? See our current rates for fixed or adjustable mortgages.

More About Mortgages >

(/Products-Services/Lending-Loan-Protection/Mortgages)



Business Lending

VyStar offers a variety of business loans with flexible repayment terms and competitive interest rates.

More About Business Lending >

(/Products-Services/Business-Services/Business-Lending)

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Products & Services

As a VyStar member, you can save hundreds of dollars on automotive repairs without increasing your monthly auto payment.



We never forget that it's your money!

VyStar offers a wide-range of personal and business financial services designed to support our vision for being the primary financial institution for our members. We are committed to providing valuable and responsible financial solutions, and we don't stop there. We feel it is equally important to offer the financial education and resources our members need to improve their financial situations and meet their financial goals.

| | |
|---|---|
| Checking & Savings (/Products-Services/Checking-Savings) | VyStar checking and saving account solutions are designed for every stage of your financial life. Just starting out or looking to retirement, we have the right product for you and your family. Access to your money should be quick and easy. |
| Lending (/Products-Services/Lending-Loan-Protection) | We offer a mix of flexible consumer loan solutions including automobile, home and personal at competitive rates with easy online application and approval. As Northeast Florida's second largest mortgage lender, we are experienced in traditional home financing, fixed and adjustable-rate mortgage loans, fixed second mortgages and home equity lines of credit. |
| Business Services (/Products-Services/Business-Services) | Our Business Relationship Team is committed to helping our local entrepreneurs start new businesses and grow existing ones. No matter how basic or complex your business financial needs we have the right solution for your business strategy. Our business deposits, lending, investment and support services are uniquely designed for the small business owner. |
| Cards & Services (/Products-Services/Cards-Services) | Looking for the right card to meet your purchasing needs? It doesn't have to be a challenge! VyStar offers various card products and services that can fit any lifestyle, including debit cards, credit cards, rewards cards, ATM cards, prepaid cards and reloadable gift cards. |
| Investments (/Products-Services/Investments) | Whether you're just beginning a family, paying for a child's education, or nearing retirement, VyStar's Investment Services LPL Financial Advisors are ready to help you map out a plan and make choices that will get you where you need to go. We offer individualized services and are experienced in working directly with credit union members. |

| | |
|---|---|
| Insurance (/Products-Services/Insurance) | Life is full of unexpected challenges, so it's important to have financial peace of mind when you need it. VyStar Credit Union has partnered with trusted insurance providers, such as TruStage® and Delta Dental®, to give members access to dependable insurance coverage that will help you protect what matters most. |
| Real Estate Services (/Products-Services/Real-Estate-Services) | VyStar Title Agency, a division of VyStar Financial Group, LLC, is your complete source for the home buying, selling, refinancing and home equity loan closing process. As a credit union partner, we are here to serve you. |



Owner's Manual

Check out the Owner's Manual below to learn more about how VyStar's products and services can help you manage your money and discover your financial future.

[\(/Membership-Benefits/New-Member/Owners-Manual\)](#)

Start now



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Online Services

Manage your accounts when and where you want. Our online services make it easy!



VyStar provides our members with the highest level of internet and mobile banking services available in the marketplace today. At VyStar we never forget that it's your money, and that includes easy, convenient access to your money whenever you need it.








Our Internet Banking offers a variety of benefits and convenient features. Check out the chart below for a full list of convenient features you can enjoy on Internet Banking.

Wireless provider data and text rates may apply.









Internet Banking Features

| | |
|---|--|
| <p>Overview</p>  | <ul style="list-style-type: none"> • View available and current balances for each account • View all of your VyStar accounts in one location • View the last five transactions for each account • Take a quick glance at your spending • View most recently scheduled transfers • Perform quick transfers • Earn cash back for your VyStar Visa debit cards through Purchase Offers (/Products-Services/Cards-Services/Purchase-Offers) • View upcoming bills (if Bill Pay is set up) |
| <p>My Accounts</p>  | <ul style="list-style-type: none"> • View up to 90 days of transaction activity • Use "Change View" option to sort your transactions by type or category • Export your transaction history • View your e-Statements • Review summary that includes dividends earned, loan interest and more • Send an inquiry to VyStar for any transaction listed in a selected account by clicking the "Inquiry" envelope icon. • Perform a keyword search for transactions (ex. "Credit Card") |

| | |
|---|--|
| <p>Move Money</p>  | <ul style="list-style-type: none"> • Transfer money between your VyStar accounts • Move money from your VyStar accounts to another financial institution • Send and receive money from people you know and trust with Zelle (/Online-Services/Internet-Banking-Access/Zelle)[®] • View transfers you have already scheduled • Make a VyStar Payment (https://webpayments.billmatrix.com/VyStarCU): pay a VyStar loan or credit card using another bank or credit union |
| <p>Pay Bills</p>  | <ul style="list-style-type: none"> • Pay your bills in three easy steps: <ul style="list-style-type: none"> ◦ Pick a bill you want to pay ◦ Enter your account number and/or billing zip code ◦ Choose how much you want to pay and when • Choose nicknames for your bills • Review and set up recurring payments • Request a check to be mailed by VyStar to billers who can't be paid electronically |
| <p>Manage Money</p>  | <ul style="list-style-type: none"> • Categorize your spending (you can set the categories for your transactions under the "My Accounts" screen) • Manage your categories • View your monthly spending one month at a time, or compare it to another month |
| <p>VyChat</p>  | <ul style="list-style-type: none"> • Chat directly with a VyStar representative about your questions or comments during the following hours: <ul style="list-style-type: none"> ◦ Daily from 7:00 a.m. to 7:00 p.m., excluding holidays (/About-Us/Calendar/Holiday-Closings) |
| <p>Apply for a Loan</p>  | <ul style="list-style-type: none"> • Apply for a variety of loans, including: <ul style="list-style-type: none"> ◦ Automobile, Boat/marine products, Credit card, Personal loan <p><i>All loans are subject to approval.</i></p> |
| <p>Settings/Service</p>  | <ul style="list-style-type: none"> • Fill out dispute or stop payment forms • Open a new account • File a fraud claim • Design your own card • Order a new debit card or checks • Access your UChoose Rewards (/Products-Services/Cards-Services/Uchoose-Rewards) • View e-Statements • Manage your personal information, account preferences and alerts • Provide access to your accounts through Entitlements (/Online-Services/Internet-Banking-Access/Entitlements) |
| <p>Help With This Page</p>  | <ul style="list-style-type: none"> • Access a complete help guide about everything listed on that page (located on every page in Internet Banking) |
| <p>Log Out</p> | <ul style="list-style-type: none"> • Quickly and easily log out of every session for security purposes |



| | |
|--|---|
| <p>VyStar Mobile Banking App Features</p> | |
| <p>Login Screen</p>  | <ul style="list-style-type: none"> • View Instant Balances without logging in (if Instant Balances has been set up) • Locate our branches or ATMs • Call VyStar with your questions, comments or concerns • Set up Touch ID (/Online-Services/Mobile/Touch-ID)[®] (/Online-Services/Mobile/Touch-ID) for iPhone only (5s or newer) • Use Fingerprint Recognition (/TouchID) for Android (Android version 6.0 or higher) |

| | |
|---|---|
| <p>Accounts</p>  | <ul style="list-style-type: none"> • View all of your VyStar accounts • Tap on your accounts to view further transaction details • Perform a keyword search for transactions (ex. "Credit Card") • Use the VyStar Card Control App (/Online-Services/Mobile/Card-Control) to turn your debit card on/off or set up push alerts for your purchases |
| <p>Transfers</p>  | <ul style="list-style-type: none"> • Transfer money between your VyStar accounts • Add memo for internal transfers, which appears in your transaction history |
| <p>Payments</p>  | <ul style="list-style-type: none"> • View or pay your bills • View, change or delete scheduled payments • Access Zelle (/Online-Services/Internet-Banking-Access/Zelle) to directly send and receive money with friends and family • Make a VyStar Payment (https://webpayments.billmatrix.com/VyStarCU): pay a VyStar loan or credit card using another bank or credit union • Make Principal Only loan payments on eligible VyStar loans. |
| <p>Deposits</p>  | <ul style="list-style-type: none"> • Make a mobile deposit • View your deposit history |
| <p>More</p>  | <ul style="list-style-type: none"> • Set up or manage push alerts • Set up Touch ID (/TouchID) (iPhone 5s or newer only) or Fingerprint Recognition (/TouchID) for Android (Android version 6.0 or higher) • View your alert history • Set up Instant Balances (Note: In order to use Instant Balances, you must check off "Remember Me" at login.) • Find a VyStar location or contact us • Change your password • Register for Text Banking • Apply for a variety of loans, including: <ul style="list-style-type: none"> ◦ Automobile, Boat/marine products, Credit card, Personal loan • View and accept your Purchase Offers (/Products-Services/Cards-Services/Purchase-Offers) and offers nearby based on your location. • View your e-Statements |



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Financial Tools

No matter what your financial plans are, we've got the tools and plans perfect for you.

VyStar not only provides the financial services you need for every stage of life, we make available the resources, tools and education needed to effectively use those services. Right here, in one convenient location, we have gathered the best financial resources and tools available. We encourage you to take advantage of these resources to help achieve your financial goals, manage your credit, explore investing, prepare for homeownership, save for college or plan for retirement.



✓ Financial Counseling

If you find yourself facing financial difficulties, don't face them alone. **More about Financial Counseling >**



Financial Calculators

As you manage your money, take control with this suite of tools: financial calculators for a variety of situations.

Use a Financial Calculator >

(/Financial-Tools/Advice-Planning/Financial-Calculators)

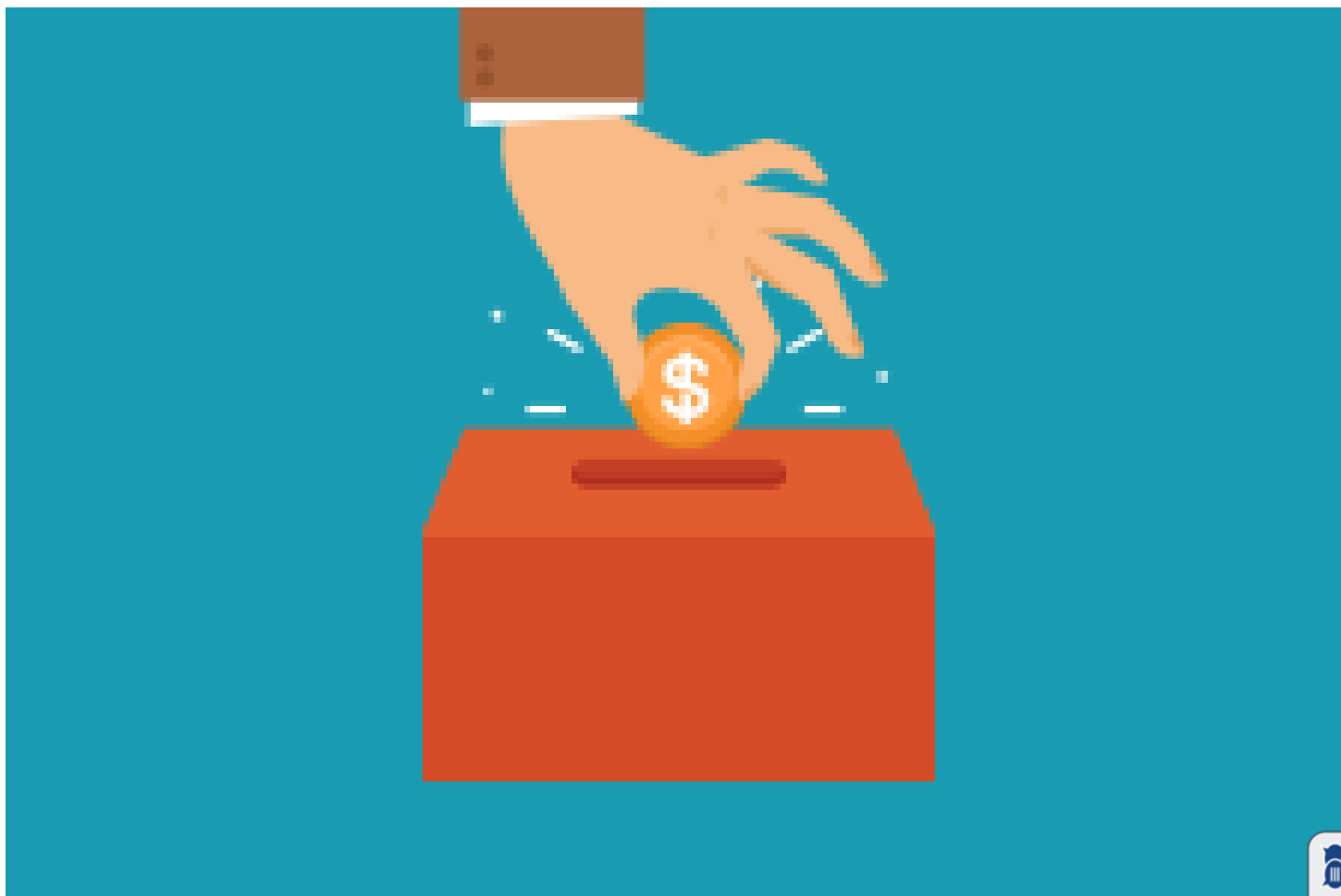


Brochure Library

Download brochures explaining the features and benefits of our affordable financial products and services.

Open our Library >

(/Financial-Tools/Brochure-Library)



Setting up Direct Deposit

Save time and receive immediate access to your paycheck, retirement or social security funds when you establish direct deposit.

More About Direct Deposits >

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About Us

Learn more about VyStar's rich history.



For over 65 years, VyStar Credit Union has been dedicated to improving the financial lives of our members and supporting the communities in Florida and Southeast Georgia counties, where our members live and work. This dedication is clearly reflected in our vision to be the primary financial institution for our members and to bring credit union services to more people.

VyStar Facts

Largest mortgage lender in Northeast Florida

4th largest financial institution in Northeast Florida – assets of \$9.7 billion, serving over 735,000 members

18th largest credit union in the country – credit unions totaling over 5,500







Among the largest employers in Northeast Florida – employing over 2,000

VyStar's vision is "to be the primary financial institution for our members and to bring credit union services to more people." This statement sums up VyStar Credit Union's core purpose and serves as a roadmap for our future.


In 1952, VyStar (formerly Jax Navy Federal) was founded to serve civil service members, military employees and their families at the Naval Air Station Jacksonville (NAS Jax). At that time, obtaining financial services—particularly loans—was difficult for working men and women, who would often fall prey to unfair and deceptive lending practices. For that reason, our founding fathers chartered this credit union to provide military families with access to the financial services they needed. We began with 12 members and \$60.

Sixty five years later, VyStar remains true to our founding fathers' vision to provide a safe place for our members to borrow and save, and to give our members access to quality financial products and services that help improve their financial well-being. And as VyStar has grown, so has our support for local causes that are important to the communities we serve and align with our corporate values. Each year, it is our goal to do more in support of the communities that have supported us since we were founded in 1952.

We are proud of our commitment to our founding values, and we will continue to remain true to our fundamental purpose: to serve the financial needs of our members by providing quality, dependable and trustworthy products and services. Whether you are a new college graduate, parent or business owner, I invite you to learn more about our organization's rich history and how we can bring the credit union difference to your financial life.


| Guide to About Us section | |
|---|---|
| <p>VyStar Blog (/About-Us/News)  (/About-Us/News)</p> | Get the latest financial news and advice from the experts at VyStar Credit Union. |
| <p>Calendar (/About-Us/Calendar) </p> | Join VyStar for these fun community events, coming this month to a neighborhood near you! |
| <p>Newsroom (/About-Us/Newsroom)  (/About-Us/Newsroom)</p> | Keep up with the latest happenings at VyStar Credit Union. |
| <p>Contact Us (/About-Us/Contact-Us)  (/About-Us/Contact-Us)</p> | Have a question? Here's how to reach out to us by email, phone and mail. |
| <p>Organization (/About-Us/Organization)  (/About-Us/Organization)</p> | Find out what sets VyStar Credit Union apart from other financial institutions. |
| <p>Current Promotions (/About-Us/Newsroom/Current-Promotions)  (/About-Us/Newsroom/Current-Promotions)</p> | Take advantage of VyStar's member-exclusive promotions. |

History of VyStar Credit Union



History of VyStar

Take a journey through the history of VyStar Credit Union.


 VyChat



Contact Us

By phone, mail or email, you are able to contact VyStar in just about any manner you prefer. Our representatives are always ready to help our members with any financial needs you may have.

How can we assist you? >

(/About-Us/Contact-Us)

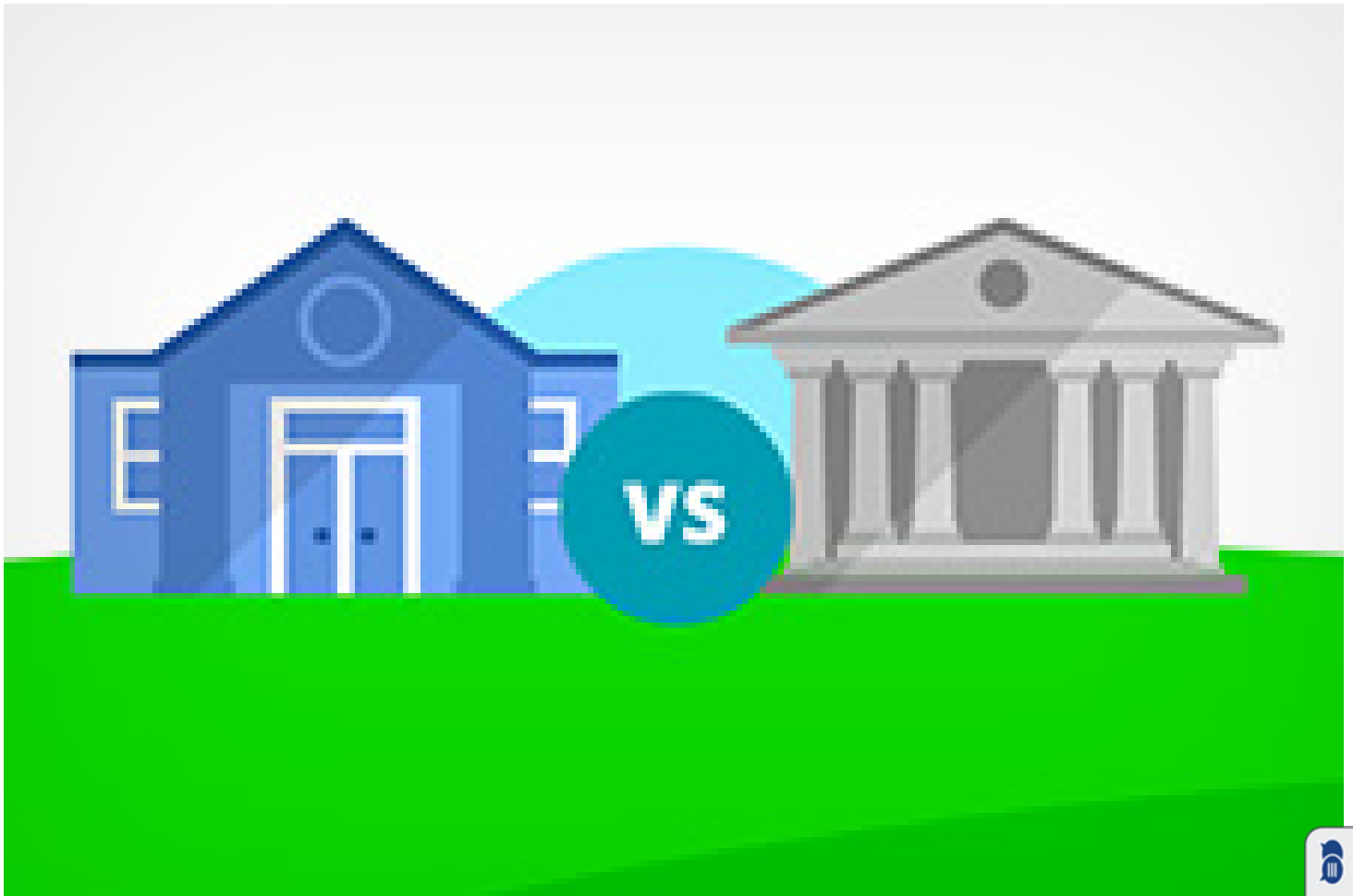


History Timeline

Explore a timeline of VyStar Credit Union's growth and milestones from our founding in 1952 to present day.

More About Our History >

(/About-Us/Organization/Our-History/History-Timeline)



Credit Unions vs. Banks

What's the difference between a credit union and a bank?

View the Infographic >

(/About-Us/Credit-Unions-vs-Banks)

[Rates \(/Rates\)](#)
[Products & Services \(/Products-Services\)](#)
[Online Services \(/Online-Services\)](#)
[Financial Tools \(/Financial-Tools\)](#)
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[Disclosures \(/Disclosures\)](#)
[Privacy \(/Privacy-Statement\)](#)
[Security \(/Security-Statement\)](#)
[Accessibility \(/Accessibility\)](#)

VyStar Credit Union
 P.O. Box 45085
 Jacksonville FL 32232
904-777-6000 (tel:904-777-6000) or 800-445-6289 (tel:800-445-6289)
Routing Number 263079276





COVID-19:

We are here to help our members. [Branch Status \(/About-Us/Newsroom/Coronavirus/Branch-Changes\)](#) | [Mortgage \(/About-Us/Newsroom/Coronavirus/Mortgage-forgiveness\)](#) | [Loans \(/About-Us/Newsroom/Coronavirus/Loan-Deferment\)](#) | [Businesses \(/About-Us/Newsroom/Coronavirus/Small-Business-Relief-Program\)](#) | [Stimulus \(/About-Us/Newsroom/Coronavirus/Stimulus\)](#) | [Announcements \(/coronavirus\)](#)



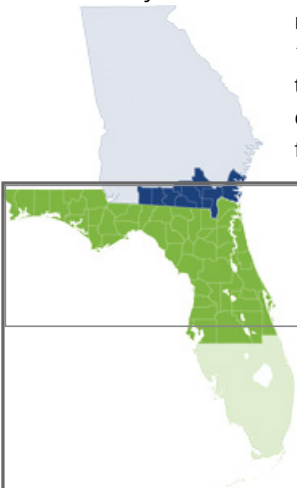
Login (<https://mobile.vystarcu.org/m>)



Membership & Benefits

There are many benefits to joining VyStar. Find out what it means to be a VyStar member today!

Welcome to VyStar Credit Union! Whether you are interested in becoming a VyStar member or want to learn more about your new membership, you've come to the right place. Since the day we opened the doors of our first branch in April 1952, our corporate vision still remains the same: to be the primary financial institution for our members and to bring credit union services to more people. Here, you'll find all the information you need about joining our credit union family—and about the unique membership benefits that sets VyStar apart from any other financial institution.



Do you live *or* work in any of the following counties?

Florida

Alachua
Baker
Bay
Bradford
Brevard
Calhoun
Citrus
Clay
Columbia
Dixie
Duval
Escambia
Flagler

Franklin
Gadsden
Gilchrist
Gulf
Hernando
Hamilton
Hillsborough
Holmes
Jackson
Jefferson
Lafayette
Lake
Leon

Levy
Liberty
Madison
Marion
Nassau
Okaloosa
Orange
Osceola
Pasco
Pinellas
Polk
Putnam
Santa Rosa



Who Can Become a VyStar Member?

VyStar membership is open to anyone who lives or works in the following 49 Florida counties:

| | | | |
|----------|--------------|------------|------------|
| Duval | Franklin | Levy | Seminole |
| Alachua | Gadsden | Liberty | St. Johns |
| Baker | Gilchrist | Madison | Sumter |
| Bay | Gulf | Marion | Suwannee |
| Bradford | Hernando | Nassau | Taylor |
| Brevard | Hamilton | Okaloosa | Union |
| Calhoun | Hillsborough | Orange | Volusia |
| Citrus | Holmes | Osceola | Walton |
| Clay | Jackson | Pasco | Wakulla |
| Columbia | Jefferson | Pinellas | Washington |
| Dixie | Lafayette | Polk | |
| Escambia | Lake | Putnam | |
| Flagler | Leon | Santa Rosa | |



And also anyone who lives or works in the following 10 Georgia counties:

| | | | |
|--------|--------|----------|---------|
| Brooks | Camden | Charlton | Clinch |
| Echols | Glynn | Lanier | Lowndes |
| Thomas | Ware | | |

The Benefits of Being a VyStar Member

We never forget that it's your money. That's why we offer a wide range of affordable or no-cost products and services to cover all of your financial needs. In addition to our full-service branches and ATMs (which are surcharge-free for members) conveniently located throughout Florida, our Internet & Mobile Banking platforms are like having a branch in the palm of your hand whenever and wherever you need one —check balances, make payments, transfer funds, deposit checks, view credit card transactions, even apply for a loan. If you'd like to speak with a representative, you'll get great member service over the phone via our Contact Center, or chat live with a representative on our website.

What do people in Jacksonville say about The VyStar Experience?



What do people in Jacksonville say about The VyStar Experience?

Testimonials from VyStar Credit Union Members



Why Join VyStar?

We never forget that it's your money, and we never forget our ultimate purpose: to provide our members with the financial solutions they need and the service they deserve.

[View the benefits of membership >](#)

(/Membership-Benefits/New-Member/Why-Join-VyStar)



VyStar Switch Kit

VyStar invites anyone who lives or works in the Florida counties above to join.

[Make the Switch >](#)

(/Membership-Benefits/New-Member/VyStar-Switch-Kit)



How To Join

We appreciate your interest in VyStar Credit Union and welcome new members.

More about Joining >

(/Membership-Benefits/New-Member/How-To-Join)

[Rates \(/Rates\)](#)
[Products & Services \(/Products-Services\)](#)
[Online Services \(/Online-Services\)](#)
[Financial Tools \(/Financial-Tools\)](#)
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[Disclosures \(/Disclosures\)](#)
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