



VyStar[®]
Credit Union

VyStar's Call Center and online VyChat are now available every day, from 7:00 a.m. to 7:00 p.m., excluding holidays. Call (904) 777-6000 or 1 (800) 445-6289 or visit www.vystarcu.org.

MOMS CLUB OF PONTE VEDRA BEACH F
CAROLINE M REHM
CORINNE B MATESIC
1234 STREET
PNT E VDRA BCH FL 32082

20399

Statement Date: 06/30/20

Member Number: 2375049

Page 1 of 1
MC 5



Club Checking Account 7503121890
Statement Period: 05/31/20 to 06/30/20

Date	Description	Amount	Balance
05/30	Balance Forward ----->		467.98

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$.00	\$.00
Total Returned Item Fees	\$.00	\$.00

Business Savings Account 702885188
Statement Period: 05/31/20 to 06/30/20

Date	Description	Amount	Balance
05/30	Balance Forward ----->		5.00

Summary of Deposit Accounts

ACCOUNT DESCRIPTION	BALANCE	INT-RATE%	YTD-INT	YTD-PENALTY	MATURITY
007503121890 Club Checking	467.98				
Checking Total	467.98				
000702885188 Business Savings	5.00				
Savings Total	5.00				
Deposits Grand Total	472.98				



IMPORTANT UPDATE TO YOUR MEMBERSHIP AND ACCOUNT AGREEMENT AND VYSTAR CREDIT UNION BUSINESS MEMBERSHIP DISCLOSURE

Please read and retain for your records. We are amending portions of your VyStar Credit Union Membership Booklet dated April 20, 2020, which govern your use of VyStar's products and services, to further clarify our current practices. This update to our Membership and Account Agreement shall be effective as of July 1, 2020, for all members and account holders. If you continue with your membership on or after the Effective Date, you will be deemed to have accepted and agreed to these changes. This notice does not identify technical revisions, which are changes to the Membership Booklet that have been deemed to have no substantive impact on your rights and responsibilities under the Membership and Account Agreement. The revised Membership Booklet in its entirety may be found on our website at www.vystarcu.org/Disclosures. You may also request a copy by contacting us at 904-777-6000 or 800-445-6289. The following sections have been amended in, or added to, the Membership Booklet; all other terms and conditions apply:

Funds Availability Policy Disclosure:

3. OTHER TYPES OF CHECKS

Update third sentence to read:

The first \$225.00 of your deposit, however, will be available on the day we receive your deposit.

4. LONGER DELAYS MAY APPLY

Update second bullet to read:

- You deposit checks totaling more than \$5,525.00 on any one (1) day.

6. SPECIAL RULES FOR NEW ACCOUNTS

Update to read:

If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit

VYSTAR CREDIT UNION BUSINESS MEMBERSHIP DISCLOSURE

OTHER DELAYS MAY APPLY

Update third sentence to read:

The first \$225.00 of your deposit, however, will be available on the day we receive your deposit.

LONGER DELAYS MAY APPLY

Update second bullet to read:

You have deposited checks totaling more than \$5,525.00 on and one (1) day

SPECIAL RULES FOR NEW ACCOUNTS

Update to read:

If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets

certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit