



Our Employee Loan Discount Program offers lower interest rates for employees on a range of VyStar loan products, including mortgages, consumer loans and auto loans.

Depending on the type of loan and an employee's number of years at VyStar, this program will lower interest rates resulting in noticeable reductions over the course of your loan.

This rate discount reduces your Consumer Loan interest rate by 25 basis points (0.25%), or 50 basis points (0.50%) if you have been an employee of VyStar Credit Union for 5 or more years. Mortgage & Home Equity Loans are eligible for 25 basis point (0.25%) discount regardless of tenure.*

In many ways, VyStar has never offered an employee benefit quite as substantive as this. We are excited to present this benefit to each employee and we hope it will allow us to retain our in-house talent and reward each of you for the contributions you continue to make.

Refer to the below resources by searching on VyGuide:

[Employee Loan Rate Discount Program](#)

[Loans to Officials and Employees of VyStar](#)

[Employee Loan Discount Program – Mortgage FAQ](#)

[Employee Loan Discount Program – Consumer Loan FAQ](#)

If you still have unanswered questions, please contact Credit Reporting Unit at ext. 3030 option 2

For mortgages and HELOC's contact Mortgage Loan Servicing Modification team at ext. 3289 or modification@vystarcu.org

