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FOR IMMEDIATE RELEASE

VyStar Credit Union Launches Military Heroes Mortgage Program

Jacksonville, Florida — VyStar Credit Union announced today the launch of its Military Heroes Mortgage Program, which honors those who protect, serve and care for our country and communities. This new program supports our heroes through a wide variety of benefits, payment and closing options and assistance from a specially created VyHero Mortgage Support Team.

"Since our founding at Naval Air Station JAX in 1952, supporting our military members and their families has been at the core of what we do," said Jennifer Kouchis, VyStar's Senior Vice President of Real Estate Lending. "We understand the unique challenges our troops face when purchasing a home, and the Military Heroes Mortgage Program is designed to make the process more efficient and more affordable."

The Military Heroes Mortgage Program was developed in partnership with veterans who are VyStar members. Qualified members include those in active duty, veterans and surviving spouses. Those who apply can take advantage of:

- No down payment or mortgage insurance (PMI) required
- Up to \$5,000 toward closing costs, or a 0.25% rate discount
- Up to a \$10,000 grant to be used toward a down payment and/or closing costs (restrictions apply, based on availability and approval process)
- Discounts up to \$7,500 available from top national and local retailers

For nearly 70 years, VyStar has been dedicated to supporting military members and their families by providing best-in-class banking options and giving back to the military community. Among its numerous military-focused initiatives, VyStar is a sponsor of the NAS Jax Air Show, sponsors and hosts quarterly veterans gatherings at the VyStar Veterans Memorial Arena and develops many financial wellness programs for our troops.

In addition to the launch of the Military Heroes Mortgage Program, VyStar will also be involved in a variety of community events in honor of Veterans Day. Those include participating in the downtown Jacksonville Veterans Day Parade with a float and guests from National POW/MIA Memorial & Museum, sponsoring the Salute to Veterans Run and partnering with the YMCA for its Week of Valor.

VyStar membership is available to past and present military members and their families all over the world. For additional information about the new program, please visit this <u>Military Heroes webpage</u> or call a Military Heroes Mortgage Specialist at 1-800-554-6289, option 4 and enter x2660.

VyStar Credit Union is the second-largest credit union headquartered in Florida and now serves over 790,000 members with assets totaling more than \$11.4 billion. VyStar is the largest mortgage lender in Northeast Florida and one of the major employers in the region with over 2,000 employees. VyStar membership is open to everyone who lives or works in the 49 contiguous counties of Central to North Florida, 10 Southern Georgia counties and past and present military members and their families all over the world. Follow us on Facebook, Instagram, Twitter and LinkedIn.