

**UNITED STATES OF AMERICA
CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING
File No. 2024-CFPB-0013

In the Matter of:

VyStar Credit Union

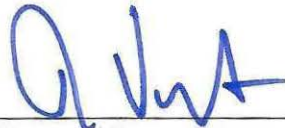
**ORDER TERMINATING THE
CONSENT ORDER**

With the consent of VyStar Credit Union (VyStar) and through its President/Chief Executive Officer, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on October 31, 2024, for violations of Sections 1031 and 1036(a)(1)(B) of the Consumer Financial Protection Act (CFPA), 12 U.S.C. §§ 5531 and 5536(a)(1)(B) related to the provision of online and mobile banking services.

To this date, VyStar has fulfilled certain obligations under the Consent Order, including, among other things, paying a civil money penalty of \$1,500,000 to the Bureau and taking steps to conduct an audit to verify that all fees and costs described in Paragraph 50(d) were refunded to members who submitted requests.

Pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau hereby terminates this Consent Order. The Bureau also waives any alleged non-compliance therewith.

Accordingly, under Paragraph 93 of the Consent Order, the Bureau directs that the Consent Order, including but not limited to any obligations under Paragraphs 56 and 57 of Section VIII, be, and hereby is, terminated this 18 day of July, 2025.

A handwritten signature in blue ink, appearing to read "R. Vought", is written over a horizontal line.

Russell Vought
Acting Director
Consumer Financial Protection Bureau