



Products and Services



Table of Contents

Consumer Products and Services

Checking Accounts	3
Overdraft Protection Programs	4
Savings Accounts	4
Certificates of Deposit	5
Individual Retirement Accounts.....	5
Loans and Lines of Credit	6-7
Convenience Services	8
Credit Cards.....	8

<u>Miscellaneous Services</u>	14
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Business Products and Services

Checking Accounts	9
Overdraft Protection Programs	10
Savings Accounts	10
Certificates of Deposit	11
Commercial Loans and Lines of Credit	12
Business Services.....	13

CONSUMER PRODUCTS AND SERVICES

Checking Accounts

A checking account is a highly liquid demand deposit account from which customers can authorize payments from or make deposits to via paper checks, ATMs, online and mobile banking, bill payment and other electronic means. Valley offers a full suite of personal checking account products tailored to suit the needs of consumers throughout our footprint.

NEW JERSEY/NEW YORK CHECKING PRODUCTS

- | | | |
|---------------------------|---------------------------------------|---------------------------|
| • Basic Consumer Checking | • Money Market Advantage Checking | • Perfect Checking |
| • Convenience Checking | • Money Market Investment Checking | • Premium Checking |
| • eMoney Market | • VNB [®] My Choice Checking | • Senior Citizen Checking |
| • Money Market Checking | • NOW Checking | • Alternative Checking |

FLORIDA CHECKING PRODUCTS

- | | | |
|--------------------------|------------------------------|------------------------|
| • Checking Plus NOW | • Personal Money Market | • Silver Checking NOW |
| • Easy Checking | • International Money Market | • Alternative Checking |
| • International Checking | • International Plus NOW | |
| • Premier Money Market | | |

Overdraft Protection Programs

An overdraft occurs when a transaction such as a check payment, electronic draft or payment is presented against an insufficient checking account balance causing the balance to fall below zero. Overdrawing an account can cause payments to be returned to the payee for non-sufficient funds which may prompt additional fees to be incurred. Valley offers overdraft solutions from which customers may choose from to protect themselves from costly and embarrassing overdrafts.

NEW JERSEY/NEW YORK/FLORIDA

- Preferred Checking Line of Credit (revolving credit)
- Overdraft Protection Program (ODP)
- Overdraft Solutions Program

Savings Accounts

A savings account is a highly liquid demand deposit account where customers can allocate a percentage of their income in whatever increments and frequency they choose to facilitate savings. Valley offers a variety of savings accounts with varying minimum balance requirements and rates of interest that compliment consumer needs.

NEW JERSEY/NEW YORK SAVINGS PRODUCTS

- Kid's First Savings ClubSM
- Golden Passbook
- Golden Statement
- Valley Community Advantage Homeownership Savings
- Health Savings Account
- Holiday Club
- Passbook Savings
- Statement Savings
- Tiered Savings
- Valley Platinum Savings

FLORIDA SAVINGS PRODUCTS

- Health Savings
- Holiday Club
- International Savings
- Kid's Savings
- Kid's United Savings
- Personal Savings

Certificates of Deposit

A Certificate of Deposit is a time deposit account that usually earns a higher rate of interest than a traditional savings account. Valley offers an array of multiple maturity Certificate of Deposit terms ranging from 7 days to 72 months with most requiring a minimum opening deposit as low as \$500. Valley also offers Jumbo Certificates of Deposits for deposits with opening balances of \$100,000 or more.

NEW JERSEY/NEW YORK/FLORIDA CERTIFICATE OF DEPOSIT PRODUCTS

- Jumbo Multiple Maturity
(minimum opening balance of \$100,000)
- Multiple Maturity
(minimum opening balance of \$500)

Individual Retirement Account (IRA)

IRAs are savings instruments to facilitate educational or retirement goals. Valley offers a range of IRA products for retirement and educational needs. Valley offers Traditional, Roth or Educational IRA options in Certificate of Deposit form with a low minimum opening balance requirement. IRA Certificate of Deposit accounts can be opened with \$250 and are available in a variety of terms ranging from 6 months to 6 years. A Tiered Rate Money Market IRA that does not require a minimum opening deposit, permits deposits to be made throughout the year thereby making it easier for customers to progressively reach the maximum annual IRS contribution limits is also available.

NEW JERSEY/NEW YORK/FLORIDA IRA PRODUCTS

- Multiple Maturity IRA Certificates of Deposit
- Tiered Rate Money Market IRA

Loans and Lines of Credit

Consumer loans and lines of credit facilitate the process of purchasing goods or utilizing money today to be repaid in installments over a period of time. Various loan and line of credit products are available for a variety of needs such as the purchase of an automobile, purchase or refinance of a home and to cover personal unexpected expenses and loans secured by existing savings, certificates of deposit, or marketable securities are also available. Valley also offers two revolving lines of credit: Home Equity Line of Credit and the Preferred Checking Line of Credit.

NEW JERSEY/NEW YORK/FLORIDA LOANS AND LINES OF CREDIT

- Cash Value Line of Credit
- New Auto & Light Duty Truck or Van
- Preferred Checking Line of Credit
- Savings/Certificate of Deposit/Marketable Securities Secured Loan
- Unsecured Personal Loan
- Used Auto & Light Duty Truck or Van

NEW JERSEY/NEW YORK/FLORIDA/EASTERN PENNSYLVANIA HOME LOAN PRODUCTS

- \$499 Refinance Program
- \$499 HARP 2
- \$899 Refinance Program
- Adjustable Rate Mortgages
- Fixed Rate Purchase
- Fixed Rate Refinance
- Home Equity Fixed Rate Loan
- Home Equity Interest Only Credit Line
- VNB Community Advantage Homeownership Mortgage
- Home Equity Line of Credit
- Home Possible Fixed Rate Mortgage (Fannie Mae)
- Home Ready Mortgage Fixed Rate (Freddie Mac)
- VNB[®] Community Home Ownership Program

NEW JERSEY/EASTERN PENNSYLVANIA HOME LOAN PRODUCTS

- \$1,899 Purchase Option
- VNB Community Advantage Homeownership Mortgage
- \$499 Refinance Program

NEW JERSEY HOME LOAN PRODUCTS

- New Jersey Police & Fire Retirement
- New Jersey Housing Community Homebuyer

NEW YORK HOME LOAN PRODUCTS

- SONYMA First-Time Home Buyer Products
- VNB Community Advantage Homeownership Mortgage

Convenience Services

In addition to the full suite of product offerings, Valley also offers various services with the convenience of the consumer in mind. The convenience services are quick and easy to use options for handling day to day banking conveniently.

NEW JERSEY/NEW YORK/FLORIDA SERVICES

- 24/7 Customer Service Center
- Banking by Mail
- Banking by Phone
- eStatements
- Mobile Banking
- Perfect Switch
- Online Account Opening
- Valley Verify[®]
- Online Banking & Bill Pay/VBankWorks[®]
- Text Banking

Credit Cards

A credit card is a small plastic card issued by a bank, business, etc., allowing the holder to purchase goods or services on credit. Valley offers both fixed and variable rate credit cards to consumers with competitive interest rates.

NEW JERSEY/NEW YORK/FLORIDA

- MasterCard[®] Gold – Fixed Rate
- MasterCard[®] Gold – Variable Rate
- MasterCard[®] Standard – Fixed Rate
- Visa[®] Classic

BUSINESS PRODUCTS AND SERVICES

Checking Accounts

A checking account is a highly liquid demand deposit account from which a business and municipalities can authorize payments from or make deposits to their account via paper checks, ATMs, online and mobile banking, bill payment and other electronic means. Valley offers a full suite of business checking account products tailored to suit the needs of business owners throughout our footprint.

NEW JERSEY/NEW YORK BUSINESS CHECKING PRODUCTS

- Business Checking 300
- Business Checking 1000
- Business Money Market
- Healthcare Advantage Checking
- Interest Bearing Escrow Account
- IOLA
- Non-Profit Checking
- Retail Freedom
- VNB[®] Escrow Plus
- VNB[®] Escrow Plus for Attorney IOLA/IOLTA
- Business Unlimited
- Estate Checking
- IOLTA
- Non-Interest Bearing Escrow Account

FLORIDA BUSINESS CHECKING PRODUCTS

- Business Checking
- Business Checking Plus NOW
- Business Money Market Account
- Commercial Checking
- Property Management Money Market Account
- IOTA
- Premier Business Money Market

Overdraft Protection Program

An overdraft occurs when a transaction such as a check payment, electronic draft or payment is presented against an insufficient checking account balance causing the balance to fall below zero. Overdrawing an account can cause payments to be returned to the payee for non-sufficient funds that may cause additional fees to be incurred. Valley offers small businesses an Overdraft Protection Program (ODP) to protect them from costly and embarrassing overdrafts.

NEW JERSEY/NEW YORK/FLORIDA

- Overdraft Protection Program (ODP)

Savings Accounts

A savings account is a highly liquid deposit account that facilitates savings. Valley offers a variety of savings accounts with varying minimum balance requirements and rates of interest that complement business needs.

NEW JERSEY/NEW YORK SAVINGS PRODUCTS

- | | | |
|--|---|---------------------------|
| • Golden Passbook | • Passbook Savings | • Statement Savings |
| • Golden Statement | • Pension and Profit Sharing Investment | • Valley Platinum Savings |
| • Valley Community Advantage Homeownership Savings | | |

FLORIDA SAVINGS PRODUCTS

- Business Savings

Certificates Of Deposit

A Certificate of Deposit is a time deposit account that usually earns a higher rate of interest than a traditional savings account. Valley offers businesses and municipalities an array of multiple maturity Certificate of Deposit terms ranging from 7 days to 72 months with most requiring a minimum opening deposit as low as \$500. Valley also offers Jumbo Certificates of Deposits for deposits with opening balances of \$100,000 or more.

NEW JERSEY/NEW YORK/FLORIDA CERTIFICATE OF DEPOSIT PRODUCTS

- Jumbo Multiple Maturity
- Jumbo Single Maturity
- Multiple Maturity

Commercial Loans and Lines Of Credit

A loan or line of credit affords business owners the security of having additional financing available to drive business strategies and the ability to purchase materials, equipment, inventory, and many other needed services and resources. Valley offers viable solutions for all business needs ranging from purchasing/refinancing commercial real estate to ascertaining working capital - and everything in between.

NEW JERSEY/NEW YORK/EASTERN PENNSYLVANIA/FLORIDA BUSINESS FINANCING

- Airway Releases and Steamship Guarantees
- Asset Based Loans
- Automotive Dealer Floor Planning
- *Banker's* Acceptance
- Bond Anticipation Notes (Municipalities only)
- Commercial Mortgages (owner occupied or investment)
- Bridge Loans
- Business EZ Lines of Credit
- Business EZ Loans
- Commercial Construction Loans
- Commercial Mortgages and Expansion Loans
- Cooperative Apartment Building Loans
- Construction and Real Estate Financing
- Documentary Collections
- EDA Loans (NJ & NY only)
- Equipment Leasing
- Equipment or Term Loan Line of Credit
- Guidance Line of Credit
- Healthcare EZ Loan or Line of Credit (NJ/NY/Eastern Pennsylvania only)
- Letters of Credit – (Commercial/ Import/Export/Performance/Standby)
- Leasing
- Letters of Credit – (Commercial/ Import/Export/Performance/Standby)
- Malpractice Insurance Premium Financing (NJ/NY/Eastern Pennsylvania only)
- Residential Tract Loans
- Revolving Credits
- SBA 504 Loans
- Short Term Notes
- Small Business Loans/Lines of Credit
- Tax Anticipation Notes (Municipalities only)

Business Services

Efficient business services provide convenience, facilitate management of cash flow, maximize investment income, deter fraud, and simplify everyday tasks. Valley offers a wide range of practical services to enhance the business owner's banking experience.

NEW JERSEY/NEW YORK/FLORIDA

- ACH Origination
- Funds Concentration
- Direct Deposit Payroll
- Accounts Receivable Services
- Banking by Phone Commercial Transfer
- Account Reconciliation Services
- CDARS
- Controlled Disbursement Accounts
- Corporate Payment Notification/EDI Reporting
- eStatements
- Fed Wire Advice Email or Mail
- Foreign Exchange
- Valley Business Credit Card
- Wire Transfers (domestic and international)
- Zero Balance Accounts
- Internet Banking with Bill Pay
- Lockbox Service
- Merchant Payment Services
- Payroll Processing
- Repo Sweep
- VBankWorks® for Small Business*
- VNB® Business EZ Fax*
- VNB® EZ Deposit (Remote Deposit Capture)
- VNB® Positive Pay/Payee
- Valley Check Card for Business

*New Jersey and New York only

MISCELLANEOUS SERVICES

Miscellaneous Services

Miscellaneous services are additional conveniences available with both consumer and business customers in mind.

NEW JERSEY/NEW YORK/FLORIDA

- American Express® Gift Cards/
Gift Checks/and Travelers Checks
- Credit Card Cash Advances
- Money Orders
- Counter Checks and Deposit Tickets
- Foreign Currency
(sales and purchases)
- Valley Visa® Gift Cards
- Official Checks
- Savings Bond Redemption
- Night Depository

NEW JERSEY/NEW YORK

- VCoinWorks® (coin counting machine)
- Certified Checks