



Products and Services



Contents

Consumer Products and Services

Checking Accounts.....Slide 3

Overdraft Protection Programs.....Slide 4

Savings Accounts.....Slide 4

Certificates of Deposit.....Slide 6

Individual Retirement Accounts.....Slide 6

Loans and Lines of Credit.....Slide 7

Convenience Services.....Slide 8

Credit Cards.....Slide 8

Business Products and Services

Checking Accounts.....Slide 9

Overdraft Protection Programs.....Slide 10

Savings Accounts.....Slide 10

Certificates of Deposit.....Slide 10

Commercial Loans and Lines of Credit.....Slide 11

Business Services.....Slide 12

Miscellaneous Services.....Slide 12

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

- Valley Community Checking
- Convenience Checking
- Valley Money Market Savings
- Money Market Checking
- My Loyalty Checking
- Valley All Access Reward Checking
- Valley Tiered Money Market Savings
- Money Market Investment Checking
- Valley My Choice Checking
- Valley My Choice Teen Checking
- Valley Interest Checking
- Valley Premium Money Market Checking
- Valley All Access Checking
- Valley Premier Checking
- Valley Milestone Checking
- Valley Alternative Checking
- Valley Select Checking

Florida/Alabama Checking Products

- Valley Interest Checking Plus
- Valley All Access Checking
- International Checking
- Premier Money Market
- Valley Tiered Money Market Savings
- International Money Market
- International Plus NOW
- Valley My Choice Checking
- Valley My Choice Teen Checking
- Valley Milestone Checking
- Valley Alternative Checking
- My Loyalty Checking

CONSUMER PRODUCTS AND SERVICES

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.

- Preferred Checking Line of Credit (Revolving credit)
- Overdraft Protection Program
- 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

- Valley Kid's First Savings ClubSM
- Golden Passbook
- Golden Statement
- Valley My Health Savings
- Holiday Club Savings
- Passbook Savings
- Valley All Access Savings
- Tiered Savings
- Valley Platinum Savings

CONSUMER PRODUCTS AND SERVICES

Florida/Alabama Savings Products

- Valley Kid's First Savings ClubSM
- Valley My Health Savings
- Holiday Club Savings
- International Savings
- Kid's United Savings Account (KUSA)
- All Access Savings

CONSUMER PRODUCTS AND SERVICES



Certificates of Deposit

A Certificate of Deposit (CD) 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.

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

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

CONSUMER PRODUCTS AND SERVICES



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.

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

Home Loan Products

- \$499 Refinance Program-Conforming (NY, NJ and FL)
- \$499 Refi Jumbo (NY, NJ and FL)
- \$999 Cash-out Refinance Program-Conforming (NY and NJ)
- \$999 Cash-Out Refi Jumbo (NY and NJ)
- Adjustable Rate Mortgages and Interest First Mortgages (5/1, 7/1, 10/1 ARMS)
- Bi-Weekly Fixed Rate Purchase and Refinance
- Fixed Rate Bi-Weekly Jumbo
- Foreign National Program
- Jumbo Loans-Purchase and Refinance
- Medical Professionals Program-Fixed Rate
- Construction Loan Financing
- Fixed Rate Purchase
- Home Equity Line of Credit
- Home Equity Interest-Only Line of Credit
- Home Equity Fixed Rate Loan
- USDA Loans-Fixed Rate
- FHA Fixed Loan-Conforming and High Balance
- VA Loans (30-year fixed)
- SONYMA Achieving the Dream Program (NY only)
- SONYMA Low Interest Rate Program (NY only)
- Florida Housing Corporation Bond Program
- New Jersey Police & Fire Retirement (NJ only-NJHMFA)
- Home One Mortgage
- Homestyle Renovation Loan
- Home Possible Fixed Rate Mortgage (Fannie Mae)
- Home Ready Mortgage Fixed Rate (Freddie Mac)
- Valley Community Advantage Home Mortgage
- Valley Community Plus Home Mortgage
- Home Possible
- Home Possible Advantage

CONSUMER PRODUCTS AND SERVICES



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.

- Customer Care Monday – Friday 6AM to 8:30PM ET and Saturday and Sunday 8AM to 5PM ET
- Banking-by-Mail
- Telephone Banking
- Paperless Statements
- Mobile Banking & Remote Deposit
- Mobile Wallet
- Online Account Opening
- Valley Verify®
- External Funds Transfer
- Zelle®
- Online Banking & Bill Pay
- 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.

- Visa Business®
- Visa Signature® Real Rewards
- Visa Signature® Max Cash Preferred
- Visa® Platinum
- Secure Visa®
- Visa Signature® College Real Rewards

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.

- Valley Small Business Checking
- Valley Business Checking
- Valley Business Money Market
- Business Choice Money Market
- Valley Corporate Checking
- Estate Checking
- Valley Women In Business Checking
- Premier Business Money Market
- Insured Cash Sweep (ICS)
- Valley Healthcare Advantage Checking
- Interest Bearing Escrow Account
- IOLA
- IOLTA
- Non-Interest Bearing Escrow Account
- HOA Business Checking Plus (NOW)
- HOA Business Checking
- Property Management Money Market Account
- Valley Non-Profit Checking
- Valley Escrow Plus
- Valley Escrow Plus for Attorney
- Escrow Sub Account
- Master Escrow Account
- 1031 Qualified Intermediary Accounts

BUSINESS PRODUCTS AND SERVICES



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 nonsufficient 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.

- 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.

- Golden Passbook
- Golden Statement
- Passbook Savings
- Pension and Profit Sharing Investment
- Statement Savings
- Valley Platinum Savings



Certificates of Deposit

A Certificate of Deposit (CD) 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.

- Jumbo Multiple Maturity
- Jumbo Single Maturity
- Multiple Maturity

BUSINESS PRODUCTS AND SERVICES



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.

- 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
- Cooperative Apartment Building Loans
- Documentary Collections
- EDA Loans
- Equipment Leasing
- Equipment or Term Loan Line of Credit
- Guidance Line of Credit
- Equipment Leasing
- Healthcare EZ Loan or Line of Credit
- Letters of Credit (Commercial/Import/Export/Performance/Standby)
- Tax Anticipation Notes (Municipalities only)
- Bond Anticipation Notes
- Leasing
- Malpractice Insurance Premium Financing
- Residential Tract Loans
- Multi-Year Revolving Credit
- SBA 504 Loans
- SBA 7a Loans
- Short Term Notes
- Small Business Loans/Lines of Credit
- Whole Life Insurance Premium Finance

BUSINESS PRODUCTS AND SERVICES



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.

- ACH Positive Pay
- ACH Origination
- Funds Concentration
- Direct Deposit Payroll
- Accounts Receivable Services
- Paperless Statements
- Fed Wire Advice Email or Mail
- Wire Transfers (Domestic/International)
- Banking by Phone Commercial Transfer
- Account Reconciliation Services
- Internet Banking with Bill Pay
- Lockbox Service
- Merchant Payment Services
- Payroll Processing
- Insured Cash Sweep (ICS)
- Corporate Payment Notification/EDI Reporting
- Zero Balance Accounts
- Business Online Banking
- Valley EZ Deposit (Remote Deposit Capture)
- Valley Positive Pay/Payee
- Valley Debit Card for Business
- CDARS
- Controlled Disbursement Accounts
- Foreign Exchange
- Valley Business Credit Card
- Purchase Cards



Miscellaneous Services

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

- Credit Card Cash Advances
- Money Orders
- Counter Checks and Deposit Tickets
- Valley Visa Gift Cards
- Foreign Currency (Sales and Purchases)
- VCoinworks® (Coin counting machine)
- Official Checks
- Night Depository
- Savings Bond Redemption
- Certified Checks

