



## NEW JERSEY/NEW YORK SCHEDULE OF FEES FOR PERSONAL ACCOUNTS

### Valley Visa® Debit and Valley Automated Teller Machine (ATM) Card Transaction Fees:

- Transaction at a Valley ATM: NO CHARGE
- Withdrawals at a non-Valley ATM: \$2.
- Balance inquiry at a non-Valley ATM: \$2.
- Withdrawals at an International ATM location: \$5.
- International Point-Of-Sale Transaction: \$3 [Where your Personal Identification Number (PIN) is used to authorize your purchase.]
- A 3% international service fee is assessed for all international transactions regardless of whether there is a currency conversion associated with the transaction.
- Valley debit card and ATM card replacement card fee: \$5.

### Personal Online Banking

- Personal Online Banking: NO CHARGE.
- Bill Payments: NO CHARGE.

### OTHER SERVICE FEES

Bond Coupons deposited, per envelope: \$30. Bond Coupons returned: \$30.

Canadian Check Collection:

- \$5,000 and under in US Dollars: \$5; Over \$5,000: \$25.
- \$5,000 and under in Canadian Dollars: \$10; Over \$5,000: \$30.
- \$25,000 and over submitted for collection through the International Department: Other fees may be applied by other banks during the collection process.

Checks (cashed or deposited) returned unpaid, each: \$20.

Check certification, each: \$20.

Check item reject fee: \$1.

Checks paid on uncollected funds: \$36.

Checks returned for uncollected funds: \$36.

Check images Valley All Access Checking accounts: \$2 monthly if any checks are paid during the month. The \$2 fee will not apply if the average monthly balance in the account is \$999.

Free images are available with Paperless Statements.

Check printing: prices vary depending on style ordered; fee will be applied directly to the account.

Coin wrappers, per box of 1,000: \$3.50.

Collection items (incoming or outgoing), per transaction: \$20.

Consular Letter: \$25.

Counter Checks: \$1.

Inactivity Fee:

- Checking accounts with no deposit or withdrawal activity for a period of 12 months will be charged \$15 per month.
- Savings accounts with no deposit or withdrawal activity for a period of 24 months will be charged \$9 per quarter on balances less than \$1,000.

Foreign Currency Buy/Sell:

- \$300 or greater: \$10.
- Less than \$300: \$15.

Visa® Gift Cards, each: \$4.25

### **OTHER SERVICE FEES CONTINUED**

Interim statement request: \$7.

Levy handling fee per occurrence: \$125.

Lost passbook replacement: \$5.

Medallion Signature Guarantee: \$25. Money Market Account Excess Usage Fee:

- Money Market Investment: \$5.
- Valley Tiered Money Market Savings: \$10.
- Money Market Checking: \$0.20 for each item in excess of 20 deposited into the account and \$0.25 for each debit transaction in excess of 35.
- Valley IRA Savings Account: \$0.

Money Order sold to customer: \$7.

Money straps, per box of 1,000: \$3.50.

Night drop bags handling fee, per deposit: \$2.50.

Night drop lost key replacement: \$10.

Official Bank Checks sold, each: \$10.

Overdrafts: \$36 per item (A fee of \$15 per day will be applied to any checking account that remains overdrawn for five (5) consecutive business days).

Photocopy of Official Valley National Bank Check: \$10.

Photocopies of statement, checks, etc., each: \$5.

Research time, per hour: \$25. Rolled coins, per roll: \$0.15.

Safe Deposit delinquent payment: \$15.

Safe Deposit lost key replacements: \$10.

Forced Drilling Safe Deposit box: \$150.

Signature Validation Imprint: \$25.

Stop payment order: \$35.

Domestic Wire Transfer: incoming, \$15; outgoing, \$30 (plus all other bank fees incurred).

International Wire Transfer: incoming, \$15 for US Dollars or Foreign Currency; outgoing, \$45 for US Dollars or Foreign Currency. (NOTE: Certain foreign currencies will require an additional "other bank" charge of \$15.)

International Wire Investigations: \$25.

Unapplied Incoming Wire Fee: \$35 when the Bank is unable to apply to a Valley account; fee deducted from returned wire amount.

### **THIRD PARTY FEES**

Attorney decedent account verification: \$100. Lender deposit verification: \$25.

FDIC insured up to \$250,000 per depositor, for each account ownership category.

All rates, fees, and conditions are subject to change at the sole discretion of Valley National Bank. Additional terms and conditions are available in your All About Your Accounts Booklet. For more information, please speak with your local branch representative, call Customer Service at 800-522-4100 from 6 AM – 11 PM ET, seven days a week or visit Valley.com. For calls made from outside of the U.S. and Canada, please call 973-305-8800.



## NEW JERSEY/NEW YORK SCHEDULE OF FEES FOR BUSINESS ACCOUNTS

### **Business Visa® Debit Card:**

A Valley business checking account is required to be the primary account.

Daily ATM limit: \$600.

Daily Point of Sale (POS) spending limit \* : \$500, \$1000, \$1500, \$2,000, \$5,000

Determined by Authorized cardholder(s) for themselves and for each individual cardholder.

Maximum POS spending limit for an **Individual Cardholder**: \$2,000; Maximum POS spending limit for an **Authorized Cardholder**: \$5,000.

Replacement Card: \$25.

Express Delivery of Replacement Card: \$25.

Signature Authorization Cash Advance Fee: 4% of transaction amount. Minimum: \$4; Maximum: \$29.

Other fees for photostatic copies or transaction research may apply.

Overdraft and all other standard fees apply to the designated primary account according to this schedule of fees.

Transaction at a Valley ATM: NO CHARGE

Withdrawals at a non-Valley ATM: \$2.

Balance inquiry at a non-Valley ATM: \$2.

Withdrawals at an International ATM location: \$5.

International Point-Of-Sale Transaction: \$3 [Where your Personal Identification Number (PIN) is used to authorize your purchase.]

A 3% international service fee is assessed for all international transactions regardless of whether there is a currency conversion associated with the transaction.

ATM card replacement card fee: \$5.

### **OTHER SERVICE FEES**

Bond Coupons deposited, per envelope: \$30.

Bond Coupons returned: \$30.

Canadian Check Collection:

- \$5,000 and under in US Dollars: \$5; Over \$5,000: \$25.
- \$5,000 and under in Canadian Dollars: \$10; Over \$5,000: \$30.
- \$25,000 and over submitted for collection through the International Department: Other fees may be applied by other banks during the collection process.

Checks (cashed or deposited) returned unpaid, each: \$20.

Check Certification, each: \$20.

Check item reject fee: \$1.

Checks paid on uncollected funds: \$36.

Checks returned for uncollected funds: \$36.

Check printing: prices vary depending on style ordered; fee will be applied directly to the account.

Coin wrappers, per box of 1,000: \$3.50.

Collection items (incoming or outgoing), per transaction: \$20.

Consular Letter: \$25.

Counter Checks: \$1.

Inactivity Fee:

- Checking accounts with no deposit or withdrawal activity for a period of 12 months will be charged \$15 per month.
- Savings accounts with no deposit or withdrawal activity for a period of 24 months will be charged \$9 per quarter on balances less than \$1,000.

Foreign Currency Buy/Sell:

- \$300 or greater: \$10.
- Less than \$300: \$15.

## **OTHER SERVICE FEES CONTINUED**

Visa® Gift Cards, each: \$4.25.

Interim statement request: \$7 (Business Checking, Mall Checking, and MBNY Business Checking Accounts: \$10).

Levy handling fee per occurrence: \$125.

Lost passbook replacement: \$5.

Medallion Signature Guarantee: \$25.

Money Market Account Excess Usage Fee:

- Business Money Market: \$10.
- Valley Business Money Market: \$10.

Money Order sold to customer: \$7.

Money straps, per box of 1,000: \$3.50.

Night drop bags handling fee, per deposit: \$2.50.

Night drop lost key replacement: \$10.

Official Bank Checks sold, each: \$10.

Overdrafts: \$36 per item (A fee of \$15 per day will be applied to any checking account that remains overdrawn for five (5) consecutive business days).

Photocopy of Official Valley National Bank check: \$10.

Photocopies of statement, checks, etc., each: \$5 (Business Checking, Mall Checking, and MBNY Business Checking Accounts: \$7).

Research time, per hour: \$25.

Rolled coins, per roll: \$0.15.

Safe Deposit delinquent payment: \$15.

Safe Deposit lost key replacements: \$10.

Forced Drilling Safe Deposit box: \$150.

Signature Validation Imprint: \$25.

Stop payment order: \$35.

Domestic Wire Transfer: incoming, \$15; outgoing, \$30 (plus all other bank fees incurred).

International Wire Transfer: incoming, \$15 for US Dollars or Foreign Currency; outgoing, \$45 for US Dollars or Foreign Currency.

(NOTE: Certain foreign currencies will require an additional "other bank" charge of \$15.)

International Wire Investigations: \$25.

Unapplied Incoming Wire Fee: \$35 when the Bank is unable to apply to a Valley account; fee deducted from returned wire amount.

## **BUSINESS SERVICE FEES**

ACH Transaction Fee: \$0.20.

Counting of cash deposits per hour: \$10.

Payroll service (bulk): \$0.10 per \$100; Minimum: \$2.50.

Payroll envelopes per box of 500: \$10.

Payroll service (individual envelopes): \$.25 each, minimum: \$5.

## **THIRD PARTY FEES**

Attorney decedent account verification: \$100.

Lender deposit verification: \$25.

FDIC insured up to \$250,000 per depositor, for each account ownership category.

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## LONG ISLAND SCHEDULE OF FEES FOR PERSONAL ACCOUNTS

### Valley Visa® Debit and Valley Automated Teller Machine (ATM) Card Transaction Fees:

- Transaction at a Valley ATM: NO CHARGE
- Withdrawals at a non-Valley ATM: \$2.
- Balance inquiry at a non-Valley ATM: \$2.
- Withdrawals at an International ATM location: \$5.
- International Point-Of-Sale Transaction: \$3 [Where your Personal Identification Number (PIN) is used to authorize your purchase.]
- A 3% international service fee is assessed for all international transactions regardless of whether there is a currency conversion associated with the transaction.
- Valley debit card and ATM card replacement card fee: \$5.

### Personal Online Banking

- Personal Online Banking: NO CHARGE.
- Bill Payments: NO CHARGE

### OTHER SERVICE FEE

Account closed within 60 days: \$10.

Bond Coupons deposited, per envelope: \$30.

Bond Coupons returned: \$30.

Canadian Check Collection:

- \$5,000 and under in US Dollars: \$5; Over \$5,000: \$25.
- \$5,000 and under in Canadian Dollars: \$10; Over \$5,000: \$30.
- \$25,000 and over submitted for collection through the International Department: Other fees may be applied by other banks during the collection process.

Checks (cashed or deposited) returned unpaid, each: \$20.

Check certification, each: \$20.

Check item reject fee: \$1.

Checks paid on uncollected funds: \$36.

Checks returned for uncollected funds: \$36.

Check images Valley All Access Checking accounts: \$2 monthly if any checks are paid during the month. The \$2 fee will not apply if the average monthly balance in the account is \$999.

Free images are available with Paperless Statements.

Check printing: prices vary depending on style ordered; fee will be applied directly to the account.

Coin wrappers, per box of 1,000: \$3.50.

Collection items: Incoming, \$25 per transaction. Outgoing, \$10 per transaction.

Consular Letter: \$25.

Counter Checks: \$5.

Inactivity Fee:

Checking accounts with no deposit or withdrawal activity for a period of 12 months will be charged \$15 per month.

Savings accounts with no deposit or withdrawal activity for a period of 24 months will be charged \$9 per quarter on balances less than \$1,000.

Foreign Currency Buy/Sell:

- \$300 or greater: \$10.
- Less than \$300: \$15.

Visa® Gift Cards, each: \$4.25

## **OTHER SERVICE FEES CONTINUED**

Interim statement request: \$5.

Levy handling fee per occurrence: \$125.

Lost passbook replacement: \$5.

Mail Held: \$10 monthly.

Mail Return: \$10 monthly.

Medallion Signature Guarantee: \$10.

Money Market Account Excess Usage Fee:

- Money Market Investment: \$5.
- Valley Tiered Money Market Savings: \$10.
- Money Market Checking: \$0.20 for each item in excess of 20 deposited into the account and \$0.25 for each debit transaction in excess of 35.
- Valley IRA Savings Account: \$0.

Money Order sold to customer: \$7.

Money straps, per box of 1,000: \$3.50.

Night drop bags handling fee, per deposit: \$2.50.

Night drop lost key replacement: \$10.

Notary Services: \$2.

Official Bank Checks sold, each: \$10.

Overdrafts: \$36 per item (A fee of \$15 per day will be applied to any checking account that remains overdrawn for five (5) consecutive business days).

Photocopy of Official Valley National Bank check: \$10.

Photocopies of statement, checks, etc., each: \$5.

Research time, per hour: \$30.

Rolled coins, per roll: \$0.20.

Safe Deposit delinquent payment: \$15.

Safe Deposit lost key replacements: \$35.

Forced Drilling Safe Deposit box: \$200.

Signature Validation Imprint: \$25.

Stop payment order: \$35.

Domestic Wire Transfer: incoming, \$10; outgoing, \$30 (plus all other bank fees incurred).

International Wire Transfer: incoming, \$10 for US Dollars or Foreign Currency; outgoing, \$45 for US Dollars or Foreign Currency. (NOTE: Certain foreign currencies will require an additional "other bank" charge of \$15.)

International Wire Investigations: \$25.

Unapplied Incoming Wire Fee: \$35 when the Bank is unable to apply to a Valley account; fee deducted from returned wire amount.

## **THIRD PARTY FEES**

Attorney decedent account verification: \$100.

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## LONG ISLAND SCHEDULE OF FEES FOR BUSINESS ACCOUNTS

### Valley Visa® Debit Card:

A Valley business checking account is required to be the primary account.

Daily ATM limit: \$600.

Daily Point of Sale (POS) spending limit \* : \$500, \$1,000, \$1,500, \$2,000, \$5,000

\*Determined by Authorized cardholder(s) for themselves and for each individual cardholder.

Maximum POS spending limit for **an Individual Cardholder**: \$2,000; Maximum POS spending limit for an **Authorized Cardholder**: \$5,000.

Replacement Card: \$25.

Express Delivery of Replacement Card: \$25.

Signature Authorization Cash Advance Fee: 4% of transaction amount. Minimum: \$4; Maximum: \$29.

Other fees for photostatic copies or transaction research may apply.

Overdraft and all other standard fees apply to the designated primary account according to this schedule of fees.

Transaction at a Valley ATM: NO CHARGE

Withdrawals at a non-Valley ATM: \$2.

Balance inquiry at a non-Valley ATM: \$2.

Withdrawals at an International ATM location: \$5.

Point-of-Sale Transaction: \$1. [Where your Personal Identification Number (PIN) is used to authorize your purchase.]

International Point-Of-Sale Transaction: \$3 [Where your Personal Identification Number (PIN) is used to authorize your purchase.]

A 3% international service fee is assessed for all international transactions regardless of whether there is a currency conversion associated with the transaction.

ATM card replacement card fee: \$5.

### OTHER SERVICE FEES

Account closeout within 60 days: \$10.

Bond Coupons deposited, per envelope: \$30.

Bond Coupons returned: \$30.

Canadian Check Collection:

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- \$5,000 and under in Canadian Dollars: \$10; Over \$5,000: \$30.
- \$25,000 and over submitted for collection through the International Department: Other fees may be applied by other banks during the collection process.

Check cashing for non-clients: \$2 each.

Checks (cashed or deposited) returned unpaid, each: \$20.

Check Certification, each: \$20.

Check item reject fee: \$1.

Checks paid on uncollected funds: \$36.

Checks returned for uncollected funds: \$36.

Check printing: prices vary depending on style ordered; fee will be applied directly to the account.

Coin wrappers, per box of 1,000: \$3.50.

Collection items, Incoming \$25 per transaction. Outgoing \$10 per transaction.

Consular Letter: \$25.

Counter Checks: \$5.

Inactivity Fee:

- Checking accounts with no deposit or withdrawal activity for a period of 12 months will be charged \$15 per month.
- Savings accounts with no deposit or withdrawal activity for a period of 24 months will be charged \$9 per quarter on balances less than \$1,000.

## **OTHER SERVICE FEES CONTINUED**

Foreign Currency Buy/Sell:

- \$300 or greater: \$10.
- Less than \$300: \$15.

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Interim statement request: \$5.

Levy handling fee per occurrence: \$125.

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Mail Held: \$10 monthly.

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Money Market Account Excess Usage Fee:

- Business Money Market: \$10.
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Money Order sold to customer: \$7.

Money straps, per box of 1,000: \$3.50.

Night drop bags handling fee, per deposit: \$2.50.

Night drop lost key replacement: \$10.

Notary Services: \$2.

Official Bank Checks sold, each: \$10.

Overdrafts: \$36 per item (A fee of \$15 per day will be applied to any checking account that remains overdrawn for five (5) consecutive business days).

Photocopy of Official Valley National Bank Check: \$10.

Photocopies of statement, checks, etc., each: \$5.

Research time, per hour: \$30.

Rolled coins, per roll: \$0.20.

Safe Deposit delinquent payment: \$15.

Safe Deposit lost key replacements: \$35.

Forced Drilling Safe Deposit box: \$200.

Signature Validation Imprint: \$25.

Stop payment order: \$35.

Domestic Wire Transfer: incoming, \$10; outgoing, \$30 (plus all other bank fees incurred).

International Wire Transfer: incoming, \$10 for US Dollars or Foreign Currency; outgoing, \$45 for US Dollars or Foreign Currency.

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International Wire Investigations: \$25.

Unapplied Incoming Wire Fee: \$35 when the Bank is unable to apply to a Valley account; fee deducted from returned wire amount.

## **BUSINESS SERVICE FEES**

ACH Transaction Fee: \$0.20.

Counting of cash deposits per hour: \$10.

Payroll service (bulk): \$0.10 per \$100; Minimum: \$2.50.

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## **THIRD PARTY FEES**

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## FLORIDA/ALABAMA SCHEDULE OF FEES

### ACCOUNT RESEARCH

- Research: \$25 per hour (one hour minimum)
- Research Copies: \$1 per page

### ACCOUNT SERVICING FEES

- Additional Statement Copy: \$5 per statement

### CHECK PROCESSING FEES

- Chargebacks: \$10 per item
- \*NSF Fee (Non-Sufficient Funds): \$36 per item
- \*Overdraft Fee: \$36 per item
- Uncollected Funds Fee: \$36 per item
- Overdraft Protection Transfer: \$5 per occurrence
- Stop Payment Fee: \$35 per item

### COLLECTION FEES

- Domestic Check Collection: \$75 per item
- Foreign Check Collection: \$100 per item
- Fax Transmission (International): \$10 per page

### VALLEY VISA® DEBIT AND VALLEY AUTOMATED TELLER MACHINE (ATM) CARD TRANSACTION FEES

- Transaction at a Valley ATM: NO CHARGE
- Point-of-Sale Transaction: NO CHARGE
- Withdrawals at non-Valley ATM: No Charge. However, you may be charged a fee by the ATM Operator or network used. Valley National Bank will rebate up to six (6) of these non-Valley ATM transaction fees per month at \$1.50 per fee. Your account will be credited on the first business day of the following month.
- Balance inquiry at non-Valley ATM: \$2
- International Point-Of-Sale Transaction: NO CHARGE
- A 3% international service fee is assessed for all international transactions regardless of whether there is a currency conversion associated with the transaction.
- Debit Card Replacement Fee: Personal \$5, per card; Business \$25, per card
- Debit Card International Delivery – Card: \$75 per card
- Debit Card International Delivery – PIN: \$75 per card
- Debit Card Expedited Delivery – Domestic Address: \$25 per card
- Credit Card International Standard Delivery: \$75 per card

### LEGAL PROCESS FEES

- Garnishments/Levies/Freezes: \$100 each

### SAFE DEPOSIT BOX

- Key Deposit Fee: \$15 (refundable upon return of both keys at closing)
- Safe Deposit Drilling Fee: \$150 per box

### DORMANT ACCOUNT FEE

- Checking Account (No Activity/Contact for 12 months): \$15 monthly per account
- Savings Account (No Activity/Contact for 24 months): \$9 quarterly per account on balances less than \$1,000

**WIRE TRANSFER FEES**

- Call Back Services (outside the U.S.) - \$30 per call
- Domestic Incoming Wire Fee - \$15 per wire
- Domestic Outgoing Wire Fee - \$25 per wire
- Domestic Returned Incoming Wire Fee - \$15 per wire
- International Incoming Wire Fee - \$25 per wire
- Personal International Outgoing Wire Fee - \$90 per wire
- Commercial-International Outgoing Wire Fee - \$50 per wire
- Unapplied Incoming Wire Fee: \$35 – when the Bank is unable to apply to a Valley account; fee deducted from returned wire amount

**OTHER SERVICE FEES**

- Bond Coupon Fee: Deposited, per envelope - \$5, Returned - \$10
- Cashier's Checks (non-customer): \$15 per check
- Foreign Currency Buy/Sell \$300 or greater: \$10; Less than \$300: \$15
- Hold Mail Fee: \$60 monthly per relationship
- Returned Mail Fee: \$10 per month, per account
- Valley Visa® Gift Cards: \$4.25 each

\* If the available balance in your account is overdrawn by less than \$20 or if the NSF item is less than \$20, no overdraft/NSF fees will be charged (unless the check was returned). We limit the amount of overdraft/NSF fees to \$180 per day.

FDIC insured up to \$250,000 per depositor, for each account ownership category.

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