

Full Terms & Conditions URL: <valley.com> <The T&C will be posted under the Credit Card and Debit Card links defined below. At this time we cannot provide the full URL Name until it is uploaded>

<https://www.valley.com/personal/banking/credit-cards>

<https://www.valley.com/personal/banking/checking/valley-visa-debit-card>

This is the link to the current Full Terms & Conditions URL which will ultimately house the CTIA Requirements: <TBD-Genesys>. This includes a link to the current Privacy Policy.

By participating in the < **Valley National Bank Fraud Notifications** > Client Name Fraud Notification program, you may receive fraud notifications. All messages are free. You may opt out at any time by texting STOP to Short Code (xxxxx). By sending STOP to Short Code (xxxxx), you agree to one additional confirmation message stating that you've opted out and will no longer receive messages from < **Valley National Bank**> Client Name. To get help, text HELP to Short Code (xxxxx). Get additional support or help by calling [1-800-522-4100]. You must be the mobile phone account holder or have permission from the account holder to use this service. You must be 18 years or older or have permission from a parent/guardian. By participating in this program you specifically authorize < **Valley National Bank** > Client Name to send communications using an automatic telephone dialing system or an artificial or prerecorded voice system. You are not required to sign the agreement as a condition of purchasing any property, goods or services. The person consenting to receive telemarketing communications also provides authorization for the specific telephone number that may be contacted via this program. Carriers are not responsible for any delayed or undelivered messages. Messages may be delayed or not delivered due to factors outside of the carrier's control.

PARTICIPATING WIRELESS CARRIERS:

AT&T, Boost Mobile, MetroPCS, Sprint, T-Mobile®, Verizon Wireless, Virgin Mobile USA.