

Valley Bank Products & Services

- Consumer Checking Accounts
 - All Access Checking
 - My Teen
 - Milestone
 - Valley Journey Checking
 - Interest Checking Plus
 - Valley International Checking

- Consumer Savings Accounts
 - Kids First Savings Club
 - All Access Savings
 - Money Market Savings
 - Tiered Money Market Savings
 - Community Savings
 - Growth Savings
 - Money Market Investment
 - Premium Money Market
 - Choice Money Market
 - International Money Market

- Convenience Services
 - Banking by Phone
 - Valley ATM Card
 - Valley Visa Debit Card
 - Personal Online Banking
 - Paperless Statements
 - Mobile Wallet
 - Mobile App
 - Zelle

- Certificate of Deposit*
 - 3 Month
 - 6 Month
 - 9 Month
 - 12 Month
 - 18 Month
 - 18 Month Variable
 - 24 Month
 - 36 Month
 - 48 Month
 - 60 Month
 - Valley Direct
 - 12 Month
 - 24 Month
 - 48 Month

- Muni. Single Maturity

*Terms can vary; see rate sheet for current terms.

- Individual Retirement Accounts
 - IRA CDs
 - Valley IRA Savings Account
- Business Checking Products
 - Small Business Checking
 - Business Banking Checking
 - Business Checking Plus
 - Business Analysis Checking
 - Women In Business
 - Non-profit Organization
 - Specialty Products
 - Estate Checking
 - HOA Checking
 - HOA Business Checking Plus
 - IOLTA (NJ)
 - IOLA (NY)
 - IOTA (FL)
 - IOLTA (AL)
 - Interest Bearing Escrow Account
 - Non-interest Bearing Escrow
 - Valley Escrow Plus
 - Government Checking
- Business Savings Accounts Products
 - Business Savings
 - Business Money Market
 - Business Choice Money Market
- Business Services & Treasury Solutions
 - Valley Direct Deposit Payroll
 - Banking by Phone
 - Merchant Service
 - Business Online Platform
 - Valley Night Depository
 - Extended Account Analysis
 - Fed Wire Email Advice
 - Valley Business Debit Card
 - Valley EZDeposit (Remote Deposit Capture)
 - Valley Check/ACH Positive Pay
 - Paperless Statements
 - ACH Origination Services

- Commercial Loans
 - Business Credit Card
 - Debt Consolidation
 - Fixed Rate Term Loan
 - Line of Credit
 - Equipment Loan
 - Working Capital Line of Credit
 - Multi-year Line Facilities
 - Term and Equipment Loans
 - Guidance Line of Credit
 - Asset-based Loans
 - Owner-Occupied Mortgage
 - Standby Letters of Credit
 - Investment Property Mortgages
 - Commercial Mortgages
 - Multi-family Investor Mortgages
 - Underlying Co-Op Loan Facilities
 - Land and Land Improvement Loans
 - Bridge Loans
 - Business Vehicle Loans

- Consumer Loans
 - New Auto & Light Duty Truck or Van (Closed-end)
 - Used Auto & Light Duty Truck or Van (Closed-end)
 - Unsecured Personal Loan (Closed-end)
 - Demand Loans Savings/CD Secured Loan (Closed-end)
 - Boat Loans (purchase or refinance only) (Closed-end)
 - Cash Value Line of Credit (Line of Credit) (Open-end)
 - Preferred Checking (Open-end)
 - Fixed Rate Home Equity (Closed-end)
 - Home Equity Line of Credit (Open-end)
 - Home Equity Interest Only Credit Line (Open-end)

- Residential Mortgages
 - Adjustable-Rate Mortgages and Interest First Mortgages (5/1, 7/1, 10/1 ARMS)
 - Low-Cost Refinance Program-Conforming (NY, NJ, FL, and AL)
 - Low-Cost Refi Jumbo (NY, NJ, FL, & AL)
 - Low-Cost Cash-out Refinance Program-Conforming (NY, NJ, FL, and AL)
 - Low-Cost Cash-out Refi Jumbo (NY, NJ & AL)
 - Bi-Weekly Fixed Rate Purchase and Refinance
 - Fixed Rate Bi-Weekly Jumbo
 - Community Advantage HELOC
 - 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)
- Florida Housing Corporation Bond Program
- New Jersey Police & Fire Retirement (NJ only-NJHMFA)
- Home One Mortgage
- Home Possible Fixed Rate Mortgage (Freddie Mac)
- Home Ready Mortgage Fixed Rate (Fannie Mae) Valley Community Advantage Home Mortgage
- Valley Community Plus Home Mortgage
- Valley Community Advantage Refinance

- Consumer & Business Credit Cards
 - Personal Credit Cards
 - College & Secured Credit Cards
 - Valley OneCard
 - Business Credit Cards