

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
 - Money Market Investment
 - Premium Money Market
 - Choice Money Market
 - International Money Market

- **Convenience Services**
 - Banking by Phone
 - Valley Visa Debit Card
 - Personal Online Banking
 - Paperless Statements
 - Mobile Wallet
 - Mobile App
 - Zelle (P2P)
 - Transfer Now (A2A)
 - Card Controls
 - Online Account Opening
 - Bill Pay
 - Mobile Check Deposit
 - ATM

- **Certificate of Deposit***
 - 3 Month
 - 6 Month
 - 9 Month
 - 12 Month
 - 18 Month
 - 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**
 - Business Banking Checking
 - Business Checking Plus
 - Business Analysis Checking
 - Non-profit Organization
 - International Business Checking
 - Business Domestic Intl Relationship Checking
 - Basic Business Checking
 - Advantage Business Checking
 - Premier Business Checking
 - Business Interest Checking
 - Specialty Products
 - Estate Checking
 - HOA Checking
 - HOA Business Checking Plus
 - IOLTA (NJ)
 - IOLA (NY)
 - IOTA (FL)
 - IOLTA (AL)
 - IOLTA (CA)
 - IOLTA (IL)
 - Escrow Sub Account
 - Escrow Sub Account with Interest
 - Master Escrow Account
 - Attorney Trust
 - Attorney Trust with Interest
 - Government Checking
 - Specialty Checking
 - Business Interest Checking NDG (National Deposits Group)

- **Business Savings Accounts Products**
 - Business Savings
 - Business Money Market
 - Business Choice Money Market
 - Property Management MMA
 - Business Investment Savings
 - Business International MMA

- Business Domestic Intl Relationship MM
- ***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
 - Zelle for SMB
 - Mobile Application
 - Mobile Deposit
 - ATM
- ***Small Business Banking (SMB)***
 - Business Credit Card
 - Fixed Rate Term Loan
 - Line of Credit
 - Equipment Loan
 - Owner-Occupied Mortgage
 - CD-Cash Secured Term Loans
- ***Commercial Loans***
 - Business Credit Card
 - Debt Consolidation
 - Line of Credit
 - Business EZ Line of Credit
 - Term and Equipment Loans
 - Guidance Line of Credit
 - Asset-based Loans
 - Owner-Occupied Mortgage
 - Investment Property Mortgage
 - Multi-family Investor 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
 - SBA 504 Loans

- SBA 7A Loans
- EDA Loans
- Healthcare Lending
- **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
 - Alabama Housing Program
- **Consumer & Business Credit Cards**
 - Personal Credit Cards

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