

# RETAIL PITCHBOOK





## Introduction

At Valley, we’re boldly helping clients invest in their ambitions. Whether business, personal or a combination of both—partnering with us delivers access to the broad capabilities, resources, and personalized expertise our clients need to focus their ambitions and power towards the future with confidence. It’s how we’ve been working since 1927, and it’s how we’ll work with you.

We’re more than just a bank.  
We’re your partner.

# TABLE OF CONTENTS

## Banking Solutions03

## Digital Banking04

Online Banking	04
Mobile Banking App	04

## Business Banking05

Business Banking Checking	06
Women in Business Checking	06
Corporate Checking	06

## Business Credit Cards07

Valley Visa® Business Credit Card	07
Valley Visa® Secured Business Credit Card	07



# Helping you achieve your goals is what we live for.

With more than 3,800 experts ready to jump in, we help you focus your vision and prioritize the solutions you need to achieve your personal, business, or specialized ambitions. With a suite of advanced financial products and services, you'll have the resources, tools, and the available access you need to unleash your growth potential while minimizing risk.

Building a secure legacy for you, your family, or your business is a never-ending pursuit. After all, growth opportunities are everywhere. Knowing which ones that are worth chasing is where we come in.

When you step into a Valley Bank Branch, you'll be guided by one of our expert team members to the right products and services that will take you closer to your goals. From daily banking to long-term planning and growth, it all starts with a conversation.

- Checking, savings, and retirement accounts
- Credit cards
- Lending and mortgages
- Wealth Management
- Insurance services



## Everyday digital banking tools to help you bank better and more confidently.

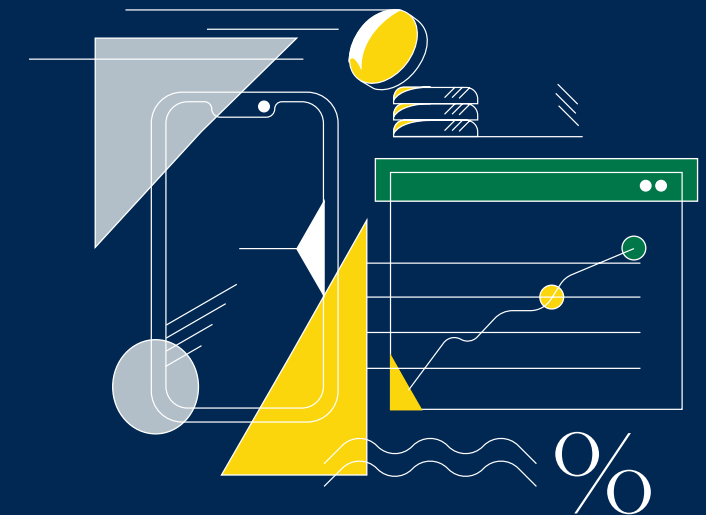
**Embrace the power of online and mobile banking, offering unmatched freedom to bank on your terms, anytime, and anywhere you choose.**

### Online Banking

- Check account balances, view transaction history, transfer funds, pay bills, and stop payments.
- Easily access your documents and statements for checking, savings, and consumer loans. Going paperless even helps reduce the risk of identity theft.
- Send and receive money using Zelle, a fast, easy, and secure way to get money to and from friends and family.
- Connect and review accounts from all your financial institutions to see the complete picture of your finances with Valley's My Money Manager.
- Ability to setup account alerts to help you manage your day-to-day activities and help protect your account

### Mobile Banking App

- Stay up-to-date on your account balances and transactions.
- Use the Mobile Deposit feature to deposit checks right from your phone and skip the trip to a branch.
- Request a new debit card, change your PIN, lock or unlock your card, and set travel notifications all from the palm of your hand
- Ability to setup account alerts to help you manage your day to day and help manage and protect your account







## Small business. Big business. **Your business.** Business checking accounts designed for you.

Our personal bankers also work with customers who own or manage a business to help support their banking needs. As a business customer, you'll benefit from free online banking, balance reporting, money transfers, and bill pay. Business banking accounts are FDIC insured up to \$250,000 per depositor in each account ownership category.

## Some of our most popular business banking accounts to consider:



### Business Banking Checking

**This account is designed to help small businesses and includes:**

- No transaction fee online banking, balance reporting, transfers, and bill pay
- No transaction fee cash processing up to \$25,000
- No transaction fee for five ( 5) incoming and outgoing wires for each statement cycle

### Women In Business Checking

**Exclusively for women entrepreneurs with small to mid-size businesses, includes:**

- Membership to Valley's Women in Business program that offers networking events and business resources
- Complimentary access to branch conference rooms and meeting spaces
- Unlimited incoming and outgoing domestic wire transfers
- Only \$1500 daily balance minimum to avoid monthly service fees
- Can process up to 500 items with no administration fee

### Corporate Checking

**This account is designed for businesses that have a high volume of transactions, and includes:**

- A competitive Earning Credit Rate, regardless of balance
- Related account service charges and fees can be partially or totally offset by applying them to the excess earnings credit
- Can link up to 99 accounts
- Opportunity to create a primary account relationship between multiple Valley Business Accounts

# Business Credit Cards:

## Solutions that work just as hard as you do

Just getting started and need to build credit? Or are you established and looking to launch your business to the next level? Wherever you are, there is a credit card to support your journey.

### Valley Visa® Business Credit Card\*

Fuel your business with our Visa Business Credit Card, which gives you total control of your daily expenses so you can focus on what's important: like navigating your growth. Whether you're new to the entrepreneurial space or a seasoned business owner, this card is designed to meet your needs at any stage. Take charge of your cash flow and fund what you need when you need it.

#### Key Benefits\*\*:

- 0% introductory APR on purchases for first 6 months
- No annual fee
- 1% unlimited cash back
- Up to 25 cards issued under one account at no additional cost
- Online account access
- Visa purchase alerts
- Real time fraud protection alerts via text and email when a suspected fraudulent transaction is being processed



### Valley Visa® Secured Business Credit Card\*

Introducing a secured credit card that presents you with the opportunity to build your credit while managing your business expenses. It requires a security deposit of 110% of your desired credit limit, extending up to \$25,000. This card is committed to reporting account information to major credit bureaus every month, ensuring you can steadily build credit history while diligently managing your account.

#### Key Benefits\*\*:

- 0% introductory APR on purchases for first 6 months
- No Annual Fee
- 1% unlimited cash back
- Great for customers with limited credit history
- Security deposit of 110% of your desired credit limit, up to \$25,000.
- Up to 25 cards issued under one account at no additional cost
- Online account access
- Visa purchase alerts
- Real time fraud protection alerts via text and email when a suspected fraudulent transaction is being processed

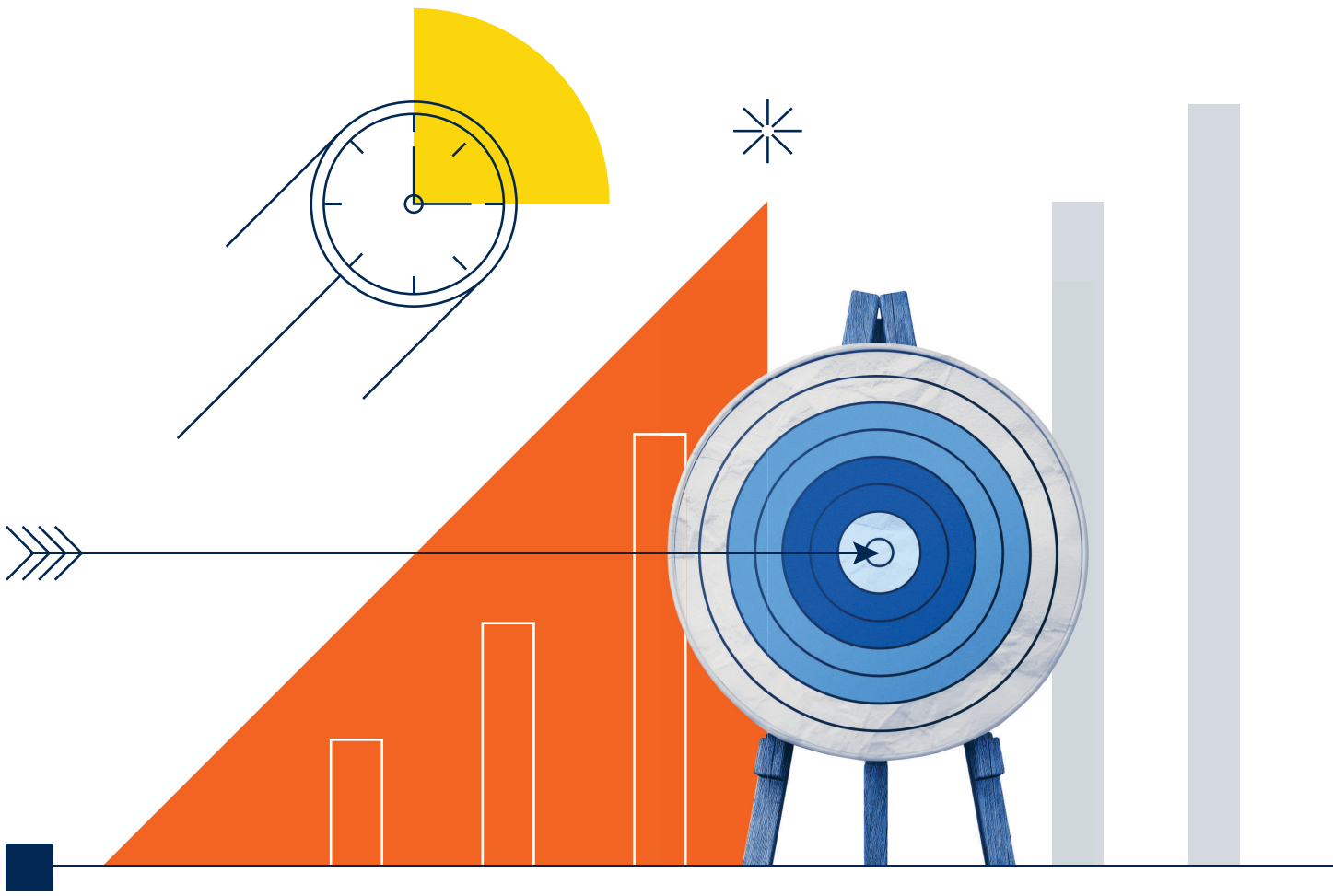
\*Subject to credit approval, additional terms and conditions may apply.  
\*\*For POS transactions that post and clear. Reward credited each statement cycle."

# BETTER BANKING

## STARTS HERE.

When you have a partner that's committed to understanding your ambitions and your needs, you're better poised to reach your goals, maintain stability, and strengthen your future. It's how we've done business for nearly 100 years – and it's how we continue to drive our clients' success.

Let's get started.





## Notes

This image shows a full page of blank, lined paper. It features approximately 20 horizontal blue lines spaced evenly across the page, typical of notebook or legal stationery. The lines are thin and light blue, set against a plain white background. There are no margins, text, or other markings present.

## Contact Information

---

---

---

---

---