

It's all about you!

**BANK@
WORK**



VNB® Premier Checking...with Bank@Work Benefits exclusively for

BENEFITS

- Free with a qualifying monthly direct deposit of \$1,000
- Free in network ATMs and a rebate on out of network ATMs
- Free Mobile and Online Banking with Bill Pay
- Free Mobile Deposit
- Free first order of checks
- Free Preferred Checking Line of Credit for the first year
- Free savings or money market – no minimum balance requirements or fees for the first year
- Free Will review
- Bonus rates on select deposit accounts
- First deposit match up to \$20 on a Kids First Savings ClubSM Account
- Rate discount on Direct Auto, Personal and Home Equity Loans
- \$10 annual fee discount on any size safe deposit box rental
- Introductory 2.99% APR with no annual fee for Visa® Select credit card

BANK@WORK BENEFITS

- New purchase mortgage loans may qualify for \$500 at closing with a VNB Premier Checking account
- Personal onsite Valley Concierge Bankers
- Free onsite educational seminars

See reverse side for full details

— LIMITED TIME OFFER —

\$200

Cash Reward with a new
VNB Premier Checking Account



800-522-4100
valleynationalbank.com



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Eligibility: These offers are valid for current eligible Bank at Work VNB Premier Checking customers effective March 1, 2017.

The Bank at Work VNB® Premier Checking: A monthly maintenance fee of \$15 will be imposed if the daily balance falls below \$99. No monthly maintenance fee with a minimum qualifying direct deposit of \$1,000 to your account during the monthly statement period, even if the balance falls below \$99. A qualifying direct deposit is defined as a recurring payroll direct deposit or electronic deposit of pension or government benefit such as Social Security. Transfers from one account to another or deposits made at a branch or ATM do not qualify as direct deposits.

\$200 Cash Reward: Cash reward will be credited within 90 days after initial payroll direct deposit and may be IRS reportable. All cash reward amounts are subject to change at the Bank's discretion.

ATM Usage Fees: A monthly rebate of up to \$9 when using other bank ATM networks. Valley will waive its standard \$2 ATM fee for using a non-Valley ATM and \$1 for Point of Sale (PIN based) transaction fee. There is no fee for signature based transactions.

Free Online Banking, Mobile Banking and Bill Pay. Third party message and data rates may apply.

Preferred Checking Line of Credit: Waived \$25 annual fee for first year. Limited to one per customer and subject to credit approval.

Personal Savings and Money Market: Monthly service fee waived for the first year. Limited to one per customer.

Deposit Rates: Select accounts may be eligible for bonus rates. Only available for new money and does not apply to rollovers.

Kids First Savings ClubSM Account: Minimum opening balance of \$1. First deposit match up to \$20 will be credited at account opening. A guaranteed rate of .50% Annual Percentage Yield for six months. Limit one deposit match per child. Rate subject to change without prior notice. Available for children and young adults under 18 years of age. At age 25, the account reverts to a regular savings account.

Safe Deposit Box: Annual \$10 discount will apply toward any size safe deposit box rental. Limited to one per customer.

Direct Auto, Personal and Home Equity Loans: Rate discounts are applicable for new loans when payment are automatically deducted from a VNB Premier Checking account. Discontinuing automatic deduction will increase the rate. All loans are subject to credit approval.

Visa® Select Credit Card: For purchases and balance transfers, a 2.99% Introductory APR for the first year, followed by an 11.99% introductory APR for the second year. After that, a variable APR that's currently 12.49%. For cash advances, an 11.99% introductory APR for the first twenty-four (24) billing cycles. After that, a variable APR that's currently 12.49%. No annual fee. No balance transfer fee. Cash advance fee of 4% of the amount of each cash advance, but not less than \$5 nor more than \$95 per transaction. A foreign transaction fee of 2% of the amount of each transaction in U.S. Dollars. An activity fee of \$.50 applies to each billing cycle in which there is a cash advance or balance transfer balance.

New Purchase Mortgage Rebate: To qualify for the \$500 closing rebate, you are required to have a Valley Bank@Work VNB Premier Checking account. Subject to credit approval.

Will Review: Complimentary review by appointment with a Valley Trust professional.