



WELCOME TO VALLEY BANK



WELCOME

For more than 95 years, we've been one of the premier commercial, retail, and private banks in the U.S. We have a vast roster of cutting-edge financial services and products, delivered by a dedicated team of experts.

Understanding your goals and challenges and helping you navigate your financial landscape is our priority.

Discover what's possible with Valley.

ABOUT US

When you bank with Valley, you have confidence and peace of mind knowing that you're working with a strong and stable bank that can help you succeed.

Our Vision

As a regional bank with approximately \$64 billion in assets and more than 230 locations across six major metropolitan areas, Valley has never been stronger.

We help our customers make smarter financial decisions through personalized service and customized solutions — from an array of consumer banking products and home financing programs to comprehensive commercial financing and wealth management solutions.

AMERICA'S BEST BANKS 2023



FULL SERVICE BANK

We are a premier commercial, retail, and private bank with dedicated solutions



NATIONAL PRESENCE

Our footprint extends across the U.S. metropolitan markets of New York, New Jersey, Florida, Alabama, California, and Illinois



INDUSTRY EXPERTISE

Our banking expertise spans across a range of industries including Commercial Real Estate, Healthcare, Technology, Cannabis, C&I and more

AT A GLANCE



FOUNDED
IN 1927



\$64 BILLION
IN ASSETS



LOANS OVER
\$48.7 BILLION



DEPOSITS OVER
\$47.6 BILLION



VALLEY NATIONAL
BANCORP
NASDAQ



3,000+ EMPLOYEES



**230+ BRANCHES/
OFFICES ACROSS
6 STATES**



240+ ATMS

FINANCIAL SOLUTIONS FOR HOAS AND PROPERTY MANAGERS

As an industry leader in homeowner association (HOA) banking, our experts partner with homeowner and condo associations, as well as property management companies, to provide customized solutions backed by the size, strength, and stability of one of the most reputable banks in the country.

We've thought through all your needs and built a holistic banking experience that makes it easier to manage your HOA and property management finances, with solutions that include:

- Checking accounts with competitive earnings credit
 - Money Market accounts with competitive interest rates
 - Insured Money Market Sweep Accounts
 - Remote Deposit Capture
 - Positive Pay
 - ACH
 - Wire Transfers
 - Direct Deposit of Payroll Services
 - CDARS (Certificate of Deposit Account Registry Service)
- Online Banking & Bill Pay
 - Full Retail & Wholesale Lockbox Processing
 - Online Payment Portal for acceptance of credit card, debit card and electronic checks
 - Customized Payment File to import payment activity to accounting software

Financing solutions designed for all association needs:

- Insurance Financing
- Equipment Financing
- Renovation Financing
- Maintenance & Repair Financing



With association banking offices in New Jersey and Florida, our team brings over 25 years of collective experience to commercial and association banking.

All home financing products are subject to credit approval. Additional terms and conditions apply.

WE ARE COMMITTED

We are committed to creating better banking opportunities for our customers, making positive contributions in our communities, empowering our associates, and managing our company in a sustainable and responsible manner.

Above all, we're committed to you.

Let's get started.

Michael Davie

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valley.com

Non-deposit investment products offered through Valley National Bank or Valley Subsidiaries are: not insured by the FDIC or any other federal or government entity; not guaranteed by Valley National Bank; subject to investment risks, including possible loss of the principal amount invested.



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