



VALLEY NATIONAL BANK ONLINE STATEMENT PREFERENCES DISCLOSURE

User ("you") will be required to select either "Paper" (traditional paper statement), "Online" (for electronic statements ("e-Statements")), or "Paper and Online" (for both paper and e-Statements) for each account. In selecting "Online", you agree that a traditional paper statement will not be generated for that account.

By clicking "I Agree", you consent and agree to receive e-Statements for all selected account(s) User maintains through Leumi Online when choosing "Online" or "Paper and Online" for statement preferences (except for Portfolio Account Statements, please see below). Notwithstanding the foregoing, Valley National Bank reserves the right to send your statement in paper form to your current postal mailing address in our file. Please save a copy of this disclosure relating to your e-Statement preferences for your future reference.

Note: In lieu of a traditional statement, a printout of an account's recent activity can be generated through the account navigation page found within Leumi Online.

IMPORTANT INFORMATION FOR PORTFOLIO ACCOUNT STATEMENT PREFERENCES

To access information relating to your portfolio account(s) through Leumi Online, you must select "Paper and Online". Your portfolio account statement preferences will always follow the same preference as your primary deposit account. For example, if your primary deposit account preference is "Online" and your portfolio account preference is "Paper and Online", you will only receive your portfolio account information online. Alternatively, if your primary deposit account preference is "Paper" and your portfolio account preference is "Paper and Online", you will be able to receive your portfolio account information through Leumi Online, as well as in paper form.

WITHDRAWING CONSENT TO E-STATEMENTS

If you consent to receive e-Statements by choosing "Online" or "Paper and Online", at any time, you may withdraw your consent to receive e-Statements by one of the following methods:

- changing your preferences online,
- contacting your banking representative, or
- calling the Bank's toll-free number at 1-800-892-5430 (international callers 1-917-542-2343).

Any withdrawal of your consent will be effective only after Valley National Bank has had a reasonable period of time to process your withdrawal request.