



US Private Banking Fee Schedule

Effective April 1, 2022

This Fee Schedule applies to the following deposit accounts:

Checking Accounts	
Private Banking Checking	<ul style="list-style-type: none"> No minimum balance to open
Private Banking Checking Plus	
Money Market Accounts**	
Private Banking Money Market	<ul style="list-style-type: none"> No minimum balance to open
Private Banking Money Market – 31 Days	
Private Banking Money Market – 91 Days	

Notes

* Bespoke service is provided to US Private Banking clients under a separate agreement. The fees are applied quarterly at the rate provided therein.

** Dormant account fees apply to checking accounts that have been inactive for 24 months.

*** These fees apply to eligible domestic clients who elect to have their banking relationship serviced by Valley National Bank's International Private Banking ("IPB"):

- Minimum balance fee of \$75 per quarter – The minimum balance fee per quarter applies if the combined balance in client's Valley National Bank related accounts on the last day of each calendar quarter is below \$300,000. Valley National Bank related accounts include all of client's deposit accounts at Valley National Bank and investment accounts at Leumi Investment Services Inc. ("LISI"). If applicable, the fee is charged quarterly to client's primary checking or money market account.
- Concierge fee of 0.20% of Qualified AUM – "Qualified AUM" refers to assets reflected in client's LISI taxable brokerage accounts held at Pershing LLC. The concierge fee is 0.20% of the average daily market value of Qualified AUM, calculated every three calendar months and charged quarterly to client's primary checking or money market account. There is a minimum concierge fee of \$150.00 per quarter.

For additional information regarding IPB service election, please refer to the *Account Agreement and Privacy Notice* under Part I – Deposit Products and Services.

Other service fees

Account closing within 180 days of opening	\$100.00
Account research per hour	\$25.00
ACH return entry per item	\$5.00
Bespoke service*	See Notes
Collection of checks or notes (domestic) per item	\$50.00
Courier per item	Domestic: min \$25.00 Overseas: min \$50.00
C.P.A. confirmation per item	\$50.00
Credit investigation (agency report) per item	Cost + \$15.00
Deposited check returned unpaid per item	\$10.00
Dormant account per month**	\$30.00
Endorsement stamp	At cost
Estate accounts (charged at account opening)	\$500.00
IPB service***	See Notes
Legal process (e.g., subpoenas and restraints) per item	\$250.00
Money transfer investigation request per item	\$50.00
Money transfer online per item	\$15.00
Money transfer (outgoing) per item	\$50.00
Money transfer (outgoing) within Valley Group per item	\$20.00
Money transfer between Valley National Bank accounts per item	\$20.00
Nonsufficient funds (or NSF) per item (for both paid and returned ACH or checks)	\$33.50
Official check per item	\$25.00
Ordering checks	Varies with style
Overdraft interest rate	5.50%
Photocopy of statement, paid check, advice, or confirmation per item	\$10.00
Printing account statement (more than once monthly) per item	\$7.50
Printing additional deposit tickets	At cost
Reference letter per item	\$100.00
Stop payment per item	\$30.00

Fees are subject to change.

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Valley National Bank is a nationally chartered, FDIC insured non-member bank. Your deposits are insured by the FDIC up to the maximum limits allowed by law. Information and tools describing how deposit insurance coverage works are provided by the FDIC at www.fdic.gov or by calling 1-877-ASK-FDIC or 1-800-925-4618 for the hearing impaired. Leumi Investment Services Inc. is a wholly-owned subsidiary of Valley National Bank and a member of FINRA and SIPC. Non-deposit investment products offered through Leumi Investment Services Inc. are not insured by the FDIC or any other government entity and are subject to investment risks, including possible loss of the principal amount invested.

(R. 04/2022)