



US Private Banking Fee Schedule

Effective July 1, 2024

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
<p>* Bespoke service is provided to US Private Banking clients under a separate agreement. The fees are applied quarterly at the rate provided therein.</p> <p>*** These fees apply to eligible domestic clients who elect to have their banking relationship serviced by Valley National Bank's International Private Banking ("IPB"):</p> <ul style="list-style-type: none"> ➤ Minimum balance fee of \$125 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 \$500,000. Valley National Bank related accounts include all of client's deposit accounts at Valley National Bank and investment accounts at Valley Financial Management, Inc. ("VFM"). If applicable, the fee is charged quarterly to client's primary checking or money market account. ➤ Concierge fee of 0.25% of Qualified AUM – "Qualified AUM" refers to assets reflected in client's VFM taxable brokerage accounts held at Pershing LLC. The concierge fee is 0.25% 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 \$200.00 per quarter. <p>For additional information regarding IPB service election, please refer to the <i>Account Agreement and Privacy Notice</i> under Part I – Deposit Products and Services.</p>

Other service fees	
Account closing	\$100.00
Bespoke service*	See Notes
C.P.A. confirmation per item	\$50.00
Check Printing	Varies with style
Courier per item	Domestic: \$25.00 Overseas: \$75.00
Endorsement stamp	At cost
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
Overdraft fee per item (for paid ACH transactions or checks)	\$30.00
Official check per item	\$10.00
Reference letter per item	\$100.00
Research time, per hour	\$25.00
Stop payment per item	\$35.00

Fees are subject to change.

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(R. 7/1/2024)