



# International Private Banking Fee Schedule

Effective May 1, 2023

## This Fee Schedule applies to the following deposit accounts:

Checking Accounts	
International Private Banking Checking	<ul style="list-style-type: none"> <li>No minimum balance to open</li> <li>\$75 quarterly minimum balance fee*</li> </ul>
Money Market Accounts**	
International Private Banking Money Market	<ul style="list-style-type: none"> <li>No minimum balance to open</li> <li>\$75 quarterly minimum balance fee*</li> </ul>
International Private Banking Money Market – 31 Days	
International Private Banking Money Market – 91 Days	

## Notes

\* \$75 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 Valley Financial Management, Inc. ("VFM"). If applicable, the fee is charged quarterly to client's primary checking or money market account. See USPB service exclusion below.

\*\* "Qualified AUM" refers to assets reflected in client's VFM 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. See USPB service exclusion below.

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

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**USPB service exclusion:** Eligible Israeli clients who elect to have their banking relationship serviced by Valley National Bank's US Private Banking ("USPB") will not be charged the quarterly minimum balance or concierge fees. For additional information regarding USPB service election, please refer to the *Account Agreement and Privacy Notice* under Part I – Deposit Products and Services.

## Other service fees

Account closing	\$100.00
Bill processing (including non-Valley National Bank credit card payment) per item	\$25.00
Bill processing (standing instruction) per year	\$200.00
Concierge per quarter	0.20% of Qualified AUM** (min \$150.00 per quarter)
Courier per item	Domestic: min \$25.00 Overseas: min \$50.00
Dormant account per month***	\$30.00
Deceased account administration	\$500.00
Legal process (e.g., subpoenas and restraints) per item	\$250.00
Money transfer investigation request per item	\$50.00
Money transfer (outgoing) per item	\$75.00
Money transfer (outgoing) within Valley Bank per item	\$50.00
Money transfer between Valley Bank accounts per item	\$50.00
Overdraft fee per item (for paid ACH transactions or checks)	\$30.00
Official check per item	\$50.00
Ordering checks	Varies with style
Overdraft interest rate	5.50%
Photocopy of statement, paid check, advice, or confirmation per item	\$20.00
Reference letter (e.g., to government authorities and universities) per item	\$100.00
Stop payment per item	\$30.00
Visa credit card per year	\$360.00

Fees are subject to change.

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