



Checking Account Receipt International Business Analysis Checking

The terms and conditions for your International Business Analysis Checking account (also referred to as your “account”) at Valley National Bank (the “Bank”, “we”, or “us”) are governed by this *Account Receipt* and the *Account Agreement and Privacy Notice*.

ACCOUNT TERMS	
Minimum Opening Deposit	<ul style="list-style-type: none">• There is no minimum opening deposit requirement.
Interest Rate	<ul style="list-style-type: none">• This is not an interest earning account.
Fees and Account Analysis	<ul style="list-style-type: none">• There is a monthly maintenance fee for your account.• Please contact your banking team to see the most current fee schedule or other fee disclosures associated with your account for applicable fees, including activity and overdraft charges.
Special Circumstances	<ul style="list-style-type: none">• We do not open accounts with checks drawn on banks outside the United States (“U.S.”) or with checks that are not payable in U.S. dollars. We send those checks for collection and will only open the account upon the check being collected.
Funds Availability	<ul style="list-style-type: none">• Please refer to your <i>Account Agreement and Privacy Notice</i> for details regarding funds availability policy.
Additional Terms	<ul style="list-style-type: none">• For more information on your account, please refer to your <i>Account Agreement and Privacy Notice</i>.• Your Account Agreement and Privacy Notice is located at https://www.leumiusa.com/account-terms-and-fees or any successor web page thereof.

OVERDRAFT PROTECTION
<ul style="list-style-type: none">• We offer standard overdraft services with your account. We have sole discretion on whether to pay for any items presented against your account that may result in a negative balance. Our sole discretion is based on a variety of factors that may change from time to time, including such factors as your account profile, history, volume of deposits and past transaction activities. This means we do not guarantee that we will authorize and pay any type of transaction.• Please refer to “<i>How does standard overdraft services work for my Analysis Checking Account?</i>” within the <i>Standard Overdraft Services</i> disclosure for details regarding the standard overdraft services policy, including applicable fees and terms. You can find these documents on our Account Terms and Fees page: https://www.leumiusa.com/account-terms-and-fees.

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.