

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	<b>13.24%</b> This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	<b>9.9%</b>
APR for Cash Advances	<b>13.24%</b> This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	<p><b>22.80%</b> This APR will vary with the market based on the Prime Rate.</p> <p>The Penalty APR may be applied to your account if your minimum required payment is more than 60 days past due.</p> <p><b>How Long Will the Penalty APR Apply?</b> The Penalty APR will apply to your account unless you make the required minimum payment when due for six consecutive monthly billing cycles immediately following the date the Penalty APR is imposed.</p>
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

Fees	
Annual Fee	None
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• Balance Transfer</li> <li>• Cash Advance</li> <li>• Foreign Transaction</li> </ul>	<p><b>4%</b> of the amount of each transfer, but not less than <b>\$5</b> nor more than <b>\$95</b> per transaction.</p> <p><b>4%</b> of the amount of each cash advance, but not less than <b>\$5</b> nor more than <b>\$95</b> per transaction.</p> <p><b>2%</b> of the amount of each transaction in U.S. Dollars.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• Late Payment</li> <li>• Over-the-Credit Limit</li> <li>• Returned Payment</li> </ul>	<p>Up to <b>\$29</b></p> <p><b>None</b></p> <p>Up to <b>\$29</b></p>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>• Activity Fee</li> <li>• Lost /Stolen Replacement</li> </ul>	<p><b>\$.50</b> in each billing cycle in which there is a Cash Advance or Balance Transfer balance.</p> <p><b>\$5</b> whenever we issue a replacement card, unless we reissue the card due to expiration, fraud prevention or technology update.</p>

**How We Will Calculate Your Balance:** We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Prime Rate:** The Prime Rate is the highest Prime Rate published in The New York Times on the first business day of each calendar quarter.

The information about the costs of the credit card account described is accurate as of July 1, 2017. The information may have changed after that date. If you have any questions or to find out what may have changed, **please call our 24/7 Customer Service Team at 1-800-522-4100.** For calls made from outside of the U.S. and Canada, please call 1-973-305-8800.

**IMPORTANT INFORMATION ABOUT APPLYING FOR A CREDIT CARD ACCOUNT**

**U.S. Citizens and Resident Aliens.** Valley's credit card programs are available to U.S. citizens and permanent resident aliens residing in the U.S.

**Minimum Age.** You must be at least 18 years old to qualify for an account.

**Subject to Credit Approval.** Before we approve you for a credit card account, we will review your credit report and the information you provide in your application to determine whether you qualify in accordance with Valley's credit standards and eligibility requirements.

**USA Patriot Act.** Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. When you open an account, we must ask for your name, address, date of birth and other information that will allow us to identify you. We may also request your driver's license or other identifying documents, even if you currently maintain a banking relationship with us. Strict adherence to these regulations helps to protect both financial institutions and bank customers from criminal activity. Your cooperation is greatly appreciated.

**Cardholder Agreement.** If an account is opened, you will receive a Cardholder Agreement with your card(s). You agree to the terms and conditions of the Cardholder Agreement by using the account or any card, by authorizing the use of the account or any card, or by making any payment on the account

**Change in Terms.** We have the right to change the account terms (including the APRs) in accordance with your Cardholder Agreement and applicable law.