

### Salem

101 High Street NE  
Salem, OR 97301  
503.485.2222

### Albany

1970 SE 14th Avenue  
Albany, OR 97322  
541.926.6555

### Keizer

5140 River Road N  
Keizer, OR 97303  
503.393.0757

### Silverton

701A McClaine Street  
Silverton, OR 97381  
503.873.3449

WHERE  
**LOCAL**  
MEANS  
SOMETHING



**WVBK.COM**



# Personal Banking

WHERE  
**LOCAL**  
MEANS  
SOMETHING



## Willamette Valley Bank

## Willamette Valley Bank's Mission

When we opened our doors in 2000, Willamette Valley Bank's mission was to blend superior customer service with the highest quality banking products. While this successful combination has resulted in tremendous growth, we have never lost sight that our customers are our most important asset. We are small enough to know you by name, but big enough to handle all of your banking needs. As the Willamette Valley continues to grow, so does our desire to serve this generation of Oregonians and the next.

## Enjoy these features with our personal checking accounts

### Willamette Valley Bank VISA Debit Card

- Make purchases from your checking account without writing a check
- Your Willamette Valley Bank Visa card is also your ATM card, with no annual or monthly fees
- The Visa Debit Card provides convenience and unlimited access coast to coast
- Use your Visa Debit Card at any ATM to access your funds. **ATM fees and surcharges are waived**

### Mobile Banking

Safe, secure and convenient banking from your mobile device. Features include:

- 24/7 access to your bank accounts
- Deposit checks
- Transfer money between accounts
- Text alerts
- Scan QR code to download the Willamette Valley Bank Mobile App

### Additional account features:

- \*Overdraft Protection
- \*Direct Deposit
- \*eStatements
- \*eBill Pay
- \*Online Banking
- \*Online Account Opening



# Personal Plans for the way you like to bank

Personal Checking	Willamette Checking	Willamette Interest Checking	Willamette Gold Checking 55 and older	Personal Savings	Personal Money Market	Home and Commercial Loans
<b>Minimum to Open Balance</b>	\$100	\$100	\$100	\$100	\$100	<p>Willamette Valley Bank provides a full range of residential and commercial mortgage products:</p> <ul style="list-style-type: none"> <li>Conventional</li> <li>VA</li> <li>FHA</li> <li>Jumbo</li> <li>Construction</li> <li>USDA</li> <li>Fund and Fix</li> <li>Homestyle Renovation</li> <li>Portfolio Programs</li> <li>State Bond Programs</li> <li>Payment Assistant Programs</li> </ul>
<b>Monthly Service Charge</b>	\$7.00	\$10.00	No Monthly Fee	\$3.00 (waived with \$200 daily balance)	\$10.00 (waived with \$1000 daily balance)	<p><b>Certificates of Deposit</b></p> <p>We offer a wide variety of CDs:</p> <ul style="list-style-type: none"> <li>Our low minimum is attractive as well as our wide range of terms from 90 days to 60 months</li> <li>Ask a Personal Banker about all the options available, including current interest rates and annual percentage yields</li> </ul>
<b>Minimum Balance to Avoid Service Charge</b>	\$200	\$1500 avg. daily balance or \$5000 combined balance of all checking, savings and CDs	No Minimum Balance	<sup>1</sup> No more than 6 pre-authorized withdrawals allowed	<sup>1</sup> No more than 6 pre-authorized withdrawals allowed	<p><b>Student/ Minor Savings</b></p> <p>If you are under the age of 18 or a student, this account is for you!<sup>4</sup></p> <ul style="list-style-type: none"> <li>There is no minimum opening balance and no monthly service charges</li> <li>A great starter account for learning the importance of saving money</li> </ul>
<b>Account Earns Interest</b>	N/A	<b>Yes</b> rate and annual percentage yield subject to change	<b>Yes</b> rate and annual percentage yield subject to change	<b>Yes</b> rate and annual percentage yield subject to change	<b>Yes</b> rate and annual percentage yield subject to change	<p><b>Individual Retirement Accounts</b></p> <p>A wise way to set aside money that will continue to grow for your future.</p> <ul style="list-style-type: none"> <li>We offer Individual Retirement Accounts (IRA) both Roth, Traditional and our Simplified Employee Pension (SEP) IRA for 90 days up to five year maturities at the corresponding Certificate of Deposit (CD) rate</li> </ul>
<b>Additional Features</b>	-Overdraft protection from savings is available <sup>2</sup> -Check imaging is available for a fee <sup>3</sup>	-Free logo checks (one box per order) -No Fee Cashier's Checks -Overdraft protection from savings is available <sup>2</sup> -Check imaging is available for a fee <sup>3</sup>	-Free logo checks (one box per order) -No Fee Cashier's Checks -Overdraft protection from savings is available <sup>2</sup> -Check imaging is available for a fee <sup>3</sup>	Earns a competitive rate of interest	Interest rate & annual percentage yield are tiered	<p><b>Safe Deposit Boxes</b></p> <ul style="list-style-type: none"> <li>We have box sizes varying from 3"x 5" to 10"x 10"</li> <li>Please call the branch nearest you for availability</li> </ul>

<sup>1</sup>Federal regulations require banks to limit the way withdrawals may be made from a savings account and market interest account. Pre-authorized withdrawals (transfers by phone, wire or PC, overdraft protection, automatic payments, or checks) are limited to a combined of six (6) per statement cycle. There is no regulatory limit to the number of withdrawals made in person or at an ATM, however, you may be subject to excessive withdrawal fees. <sup>2</sup>Transaction fees apply. <sup>3</sup>Refer to Miscellaneous Fee Schedule. <sup>4</sup> **Current** student ID required to qualify for account.