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Salem, OR 97301
503.485.2222

Albany
1970 14th Avenue SE
Albany, OR 97322
541.926.6555

Keizer
5140 River Road N
Keizer, OR 97303
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Silverton
701A McClaine Street
Silverton, OR 97381
503.873.3449

WHERE
LOCAL
MEANS
SOMETHING



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Business Banking

WHERE
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MEANS
SOMETHING



**Willamette
Valley Bank**

Willamette Valley Bank's Mission

Willamette Valley Bank's mission to blend superior customer service with the highest quality business banking products started when we opened our doors in 2000. While this successful combination has resulted in tremendous growth, we have never lost sight of the fact 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.

Accounts Features Include:

VISA Business Debit Card

- Make purchases from your checking account without writing a check
- Use your Visa Debit Card at any ATM to access your funds. **ATM fees and surcharges are waived.**³
- No annual or monthly fees
- The Visa Debit Card provides convenience and unlimited access coast to coast

Online Banking

- A quick and convenient way to see what is happening with your accounts and loans
- Conveniently manage your business from your desktop
- View balances, see what transactions have posted, transfer money, and more!

Check Imaging

- Check imaging provides easy to read printed images of your checks
- Checks are printed in numerical order, eliminating the need to sort and file them
- Stay organized with detailed transaction information listed on each image

Combined Statements

- Combine up to 15 Willamette Valley Bank checking, savings and loan accounts into one organized monthly statement

Overdraft Protection

- Sign up for overdraft protection so your account will be covered due to unexpected shortfalls³

Business Banking Products Designed For Your Needs

Business Checking	Business Checking	Business Premium	Business Analysis	Business Savings	Business Money Market	Business Loans and Financing
Minimum Balance to Open Account	\$100	\$100	\$100	\$100	\$100	<p>Willamette Valley Bank prides itself on being a local community bank. Our loan officers get to know you and your business in order to offer you the right loans for your business needs. Our strength is being big enough to handle your financial needs, but agile enough to give you personalized response times.</p> <p>Examples:</p> <ul style="list-style-type: none"> Fund Working Capital Needs Finance Growth and Expansion Own or Lease Update Equipment <p>Types of Loans We Offer:</p> <ul style="list-style-type: none"> Equipment Business Lines of Credit Commercial Real Estate Multi-family Builder Construction Loans Land Development Agricultural Loans SBA
Minimum Balance to Avoid Service Charge	\$500 Min Daily Balance or \$1500 Average Monthly Balance ²	\$2500 Min Daily Balance or \$5000 Average Monthly Balance ²	Use balances, through an earnings credit, to offset fees	\$200 Average Daily Balance	\$1000 Average Daily Balance	
Monthly Service Charge	\$10.00 monthly service charge if below required minimum	\$15.00 monthly service charge if below required minimum	\$10.00	\$3.00 monthly service charge if below required minimum	\$10.00 monthly service charge if below required minimum	
Account Earns Interest	Yes	Yes	Account earns interest as an earnings credit	Yes Rate and Annual Percentage Yield Subject to Change	Yes Rate and Annual Percentage Yield Subject to Change	
Number of Checks Cleared Per Statement Cycle	50 Excess Charge 25¢ Per Item	100 Excess Charge 25¢ Per Item	See Account Analysis Fee Schedule	6 pre-authorized withdrawals allowed per statement cycle ¹	6 pre-authorized withdrawals allowed per statement cycle ¹	
Number of Items Deposited Free Per Statement Cycle	125 Excess Charge 25¢ Per Item	300 Excess Charge 25¢ Per Item	See Account Analysis Fee Schedule			

¹Federal 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 combination of six (6) per statement cycle. There is no regulatory limit to the number of withdrawals made in person or at an ATM. ²Monthly balance is calculated per statement cycle.