



Account Magazine

BY VALOR BANK

Valor Difference

Guided by commitment to our values.

Valor Bank is guided by the philosophy that faithfulness to our commitments, valuing people, and courage to follow God's will are what make Valor different.

On September 12, 2014, a group of local bankers and business leaders purchased an existing bank charter, First State Bank, with the hope of building a bank not just in the community, but for the community. This vision was led by President & CEO, Josh Litsch, who wanted to reimagine what a local bank could be. In 2015, First State Bank became Valor Bank, a name honoring our legacy and purpose.

We are focused on serving the community through real estate and business lending, FDIC-insured bank accounts, and joyfully giving 10% of our profits to local nonprofits making a positive difference. We value a culture of excellence, generosity, humility, initiative, integrity, and respect. Our commitment to our values guides us in everything we do.

We are grateful for everyone that has made the decision to bank with Valor and look forward to serving you and your family.

A handwritten signature in black ink that reads "Josh Litsch". The signature is fluid and cursive, with the first letters of "Josh" and "Litsch" being capitalized and prominent.

Josh Litsch
President and CEO

JoshL@valor.bank
405.203.9665

Giving Vision

Serving our community.



As a locally owned bank we understand the importance of a community that helps meet the needs of one another.

We believe that love and generosity are the foundation of a thriving community. This conviction stems from our faith in Jesus who abundantly loves us and has been more generous to us than we deserve.

We want to spread those same values to our neighborhoods by joyfully giving 10% of our profits to non-profits making a positive difference.

We take great pride in being able to come alongside those making a difference and help provide the means for them to continue their work. This is part of our overall mission of not just creating an exceptional banking experience but helping to continue the long history of our exceptional community.

Valor Checking

Sign up today for your most popular account.

Free, high-interest rate checking account that pays interest on all balances.

HIGHLIGHTS

✓ **High interest rate**

Earn a higher rate than what most other savings accounts offer.

✓ **No unexpected fees**

We don't charge monthly service or minimum balance fees with Valor Checking.

REQUIREMENTS

✓ **One monthly electronic deposit**

Have at least one monthly electronic deposit to your Valor Checking account. Direct deposits, payroll deposits, and transfers from another financial institution all count.

✓ **eStatements**

Enroll to receive free eStatements rather than paper statements.





Free Checking

The best things in life are free.

Free, simple personal checking account.

HIGHLIGHTS

✓ Completely free account

We don't charge monthly service or minimum balance fees with Free Checking.

✓ Easy access to money

Access your money anytime with no transaction limitations.

BENEFITS OF PERSONAL CHECKING ACCOUNTS

✓ **Valor printed checks**

✓ **Online and Mobile Banking**

✓ **Financial hub connecting Valor and external accounts**

✓ **Mobile check deposits**

✓ **Bill Pay**

✓ **Valor Debit Card**

✓ **Apple Pay / Samsung Pay / Google Pay**

✓ **P2P payments**

Business Checking

Your business, your way.

Simple checking account for managing cash flow.

HIGHLIGHTS

✓ **Save more with less fees**

Up to 250 free debit transactions per month, \$0.25 each thereafter.

✓ **No unexpected fees**

We don't charge monthly service or minimum balance fees with Business Checking.

BENEFITS OF BUSINESS CHECKING ACCOUNTS

✓ **Valor printed checks**

✓ **Online and Mobile Banking**

✓ **Mobile check deposits**

✓ **Bill Pay**

✓ **Valor Business Debit Card**

✓ **QuickBooks Integration**

✓ **Remote Deposit Capture**

✓ **Merchant Services**

✓ **Positive Pay**

✓ **Cash Management**



Oklahoma professionals take advantage of Valor Business Checking

Dr. Philip Gray, DDS takes advantage of the convenience we offer by depositing checks at his office using our Remote Deposit Capture service. RDC allows businesses to deposit checks at their convenience without a trip to the bank.



"Our goal is to consistently provide exceptional customer success with moments of amazement. We value people and believe in serving with love and generosity."

Caleb Coldwater, SVP of Customer Success

Money Market

Watch your money grow each month.

For those who want a higher rate of interest
and don't write many checks each month.

HIGHLIGHTS

✓ **High interest rate**

Earn a higher rate than most money market accounts.

✓ **Easy access to money**

Access your money anytime and have up to 6 free withdrawals per statement cycle.

DETAILS

✓ **\$10 monthly service charge if
balance falls below \$2,500**

✓ **Interest rates vary depending
on balance level**

Savings, CDs, & IRAs

Make the most of your savings.

Savings

Classic, interest-bearing savings account.

HIGHLIGHTS

✓ **Easy access to money**

Access your money anytime with no transaction limitations.

✓ **No unexpected fees**

We don't charge monthly service or minimum balance fees with Savings.

CDs and IRAs

Set money aside and watch it grow.

HIGHLIGHTS

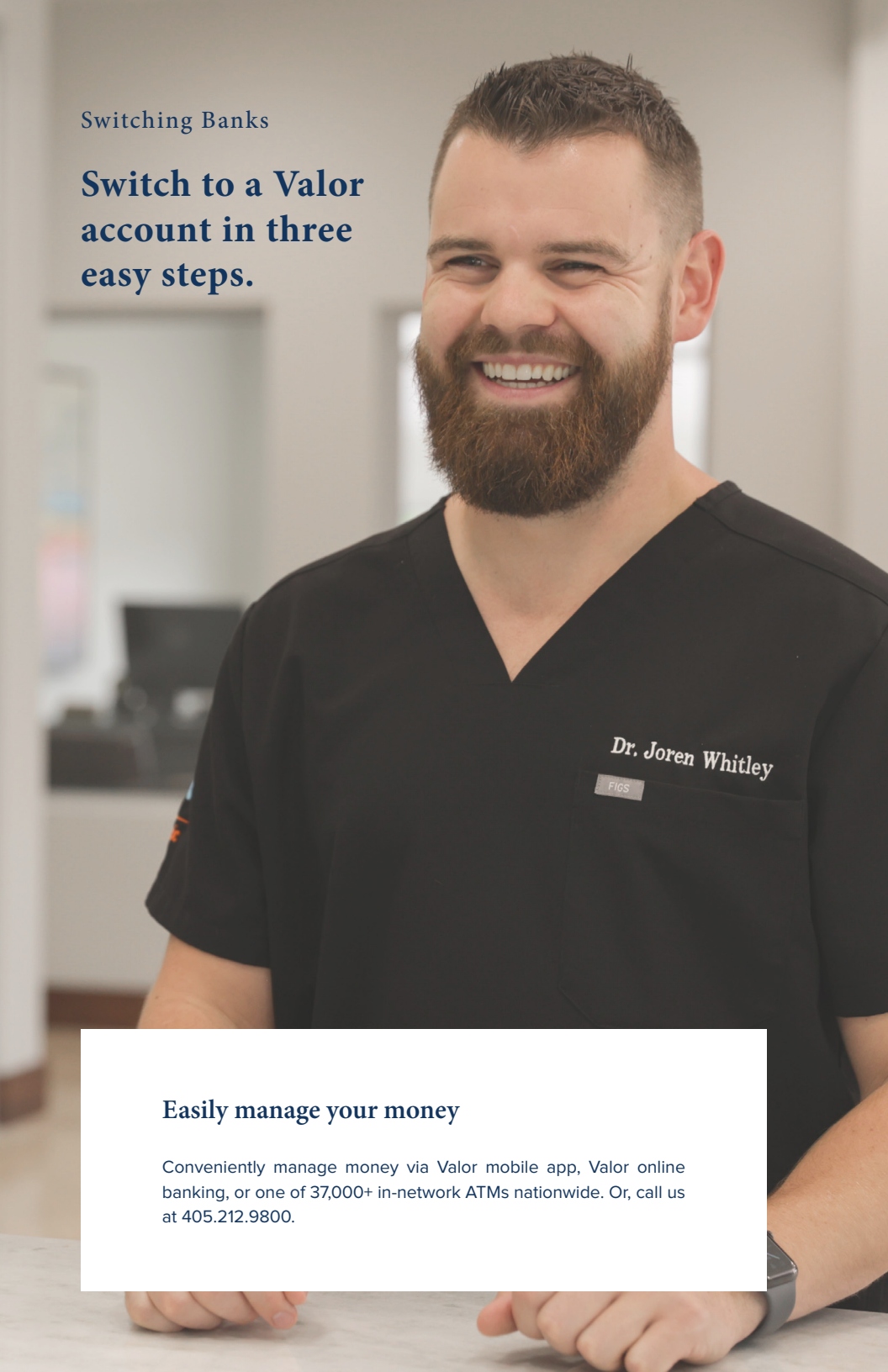
✓ **Competitive rates to
maximize your earnings**

✓ **CD terms available for IRA
accounts**



“Valor helped me first with a new mortgage and because the whole experience was filled with thoughtful communication, kindness, and ease, I moved my accounts. They continue to surprise me with thoughtful customer recognition and communication.”

Dr. Shanna Teel, Founder and CEO, Dr. Shanna Teel & Co.

A smiling man with a beard, wearing black medical scrubs, is the central figure. He is wearing a name tag that reads "Dr. Joren Whitley" and a small "FIGS" tag. The background is a blurred office or clinical setting.

Switching Banks

**Switch to a Valor
account in three
easy steps.**

Easily manage your money

Conveniently manage money via Valor mobile app, Valor online banking, or one of 37,000+ in-network ATMs nationwide. Or, call us at 405.212.9800.

1. Open a new account at Valor



Gather Info

- Basic personal info
- Two forms of ID for each signer
- Entity and trust documents, if applicable



Open Account

- Contact a Valor banker to open an account

2. Change automatic payments and deposits



Gather Payees

- Direct deposits, scheduled transfers, and automatic payments
- Payees' addresses, account numbers, and phone numbers
- Routing numbers and bill due dates



Set Up Account

- Schedule automatic pays to payees, auto transfers, and direct deposits
- Enroll to receive eStatements
- Set up alerts

3. Use your Valor account



Go Mobile

- Download the Valor mobile app (available at the App Store and Google Play)
- Make mobile deposits
- Manage your money from anywhere



Access Funds

- Debit card
- P2P payments
- Valor printed checks
- MoneyPass ATM network (visit moneypass.com for ATM locator)



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