



# Account Magazine

BY VALOR BANK



About Valor

## A letter from the President and CEO.

We are excited to share our mission and the banking products and services we offer to fund our Giving Vision. Valor Bank is focused on serving the community through real estate and business lending, deposit offerings, and our Giving Vision. Our commitment to our values guides us in everything we do.

We put a lot of effort into designing our deposit products in a way that is beneficial to the customer. Whether that is a personal checking account that pays 1% interest, a savings account that pays on the high side of the market, or a business checking account designed to reduce your expenses, we put the customer first and find ways to provide benefits that are authentic to our brand of banking.

The most exciting aspect of Valor is our Giving Vision! We have a unique mix of shareholders and employees who get excited about giving back to our community. I love seeing our employees enthusiastically serving when we buy and wrap Christmas presents for families through The Hope Center of Edmond and sort through canned goods at the Project 66 Food and Resource Center. At the end of the day, everyone finds purpose and fulfillment in loving and serving others and that is true at Valor.

We are grateful for everyone that has made the decision to bank at Valor and look forward to serving you and your family. Please call me or any of our bankers to learn more about how we can help meet your banking needs.



**Josh Litsch**  
**President and CEO**

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The Valor Difference

## Serving you and your family.

### Our Commitment

To us, Valor is faithfulness to our commitments, valuing people, and courage to follow God's will. We promise to work with integrity and faithfulness to serve you and your family.



### Giving Vision

## Faithfully 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 along side 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 our most popular account.

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

## HIGHLIGHTS

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- **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

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- **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

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- **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

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- **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**

Business Checking

# Your business, your way.

## Simple checking account for managing cash flow.

### HIGHLIGHTS

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- **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

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- **Valor printed checks**

- **Online and Mobile Banking**

- **Mobile check deposits**

- **Bill Pay**

- **Valor Business Debit Card**

- **Quickbooks Export**

- **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.



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

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- **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

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- **\$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

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- **Easy access to money**

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

- **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

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- **Competitive rates to maximize your earnings**

- **CD terms available for IRA accounts**



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 2,300+ in-network ATMs. Or, call us at 405.212.9800.



## 1. Open a new account at Valor

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### 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

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### 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

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### 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

- Use your debit card and checks to access funds



VALOR  
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MEMBER  
**FDIC**

