

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

Joshlitsch

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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 nonprofits 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

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.

Completely free account
 Easy access to money

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

Access your money anytime with no transaction limitations.

BENEFITS OF PERSONAL CHECKING ACCOUNTS

- Valor printed checks
- Online and Mobile Banking
 Valor Debit Card
- Financial hub connecting Valor and external accounts
- Mobile check deposits

- Bill Pay
- Apple Pay / Samsung Pay / Google Pay

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 Export
- Remote Deposit Capture
- Merchant Services
- Positive Pay
- Cash Management





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.

• 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
 Interest rates vary depending balance falls below \$2,500
 - 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 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

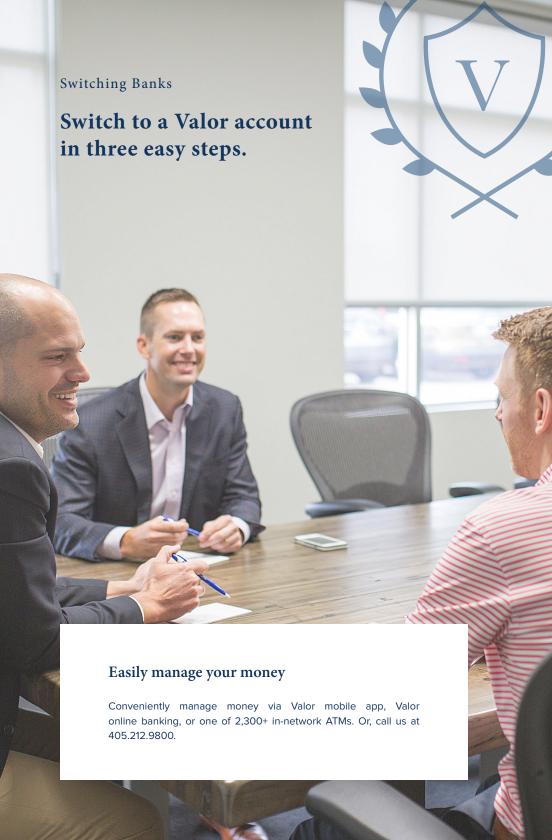
Set money aside and watch it grow.

HIGHLIGHTS

• Competitive rates to maximize your earnings

CD terms available for IRA accounts





1. Open a new account at Valor



Gather Info

- Basic personal info
- O 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

 Use your debit card and checks to access funds



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