



## Hours of Operation

1. **Walkkill Office** 845-895-2051  
23 Wallkill Avenue, P.O. Box 290, Wallkill, NY 12589  
M T W F                    8:30AM – 4:30PM  
TH                            8:30AM – 5:00PM  
SAT                            9:00AM – 12:00PM
  
2. **Highland Falls Office** 845-446-4711  
225 Main Street, P.O. Box 267, Highland Falls, NY 101928  
M T W F                    8:30AM – 4:30PM  
TH                            8:30AM – 5:00PM  
SAT                            9:00AM – 12:00PM
  
3. **Maybrook Office** 845-636-4995  
205 Homestead Avenue, Maybrook, NY 12543  
M T W TH F                8:30AM – 12:30PM  
SAT                            CLOSED
  
4. **Milton Office** 845-795-6160  
1880 Route 9 W, P.O. Box 370, Milton, NY 12547  
M T W TH                    8:30AM – 4:30PM  
F                                8:30AM – 5:00PM  
SAT                            9:00AM – 12:00PM
  
5. **Monroe Office** 845-783-2265  
412 State Route 17M, Monroe, NY 10950  
M T W F                    8:30AM – 4:30PM  
TH                            8:30AM – 5:00PM  
SAT                            9:00AM – 12:00PM

6. **Montgomery Office** 845-457-5101  
201 Ward Street, Montgomery, NY 12549  
M T W TH            8:30AM – 4:30PM  
F                        8:30AM – 5:00PM  
SAT                    9:00AM – 12:00PM
  
7. **Otisville Office** 845-386-2577  
16 Sanatorium Avenue, Otisville, NY 10963  
M T W TH            8:30AM – 4:30PM  
F                        8:30AM – 5:00PM  
SAT                    9:00AM – 12:00PM
  
8. **Walden Office**  
12 Main Street, P.O. Box 418, Walden, NY 12586  
M T W F            8:30AM – 4:30PM  
TH                    8:30AM – 5:00PM  
SAT                    9:00AM – 12:00PM
  
9. **Newburgh Office** 845-561-0003  
68 North Plank Road, Newburgh, NY 12550  
M T W F            8:30AM – 4:30PM  
TH                    8:30AM – 5:00PM  
SAT                    9:00AM – 12:00PM

## **List of Loan Products**

**As of Jan 1, 2024**

### **Commercial Loan Products**

1. Lines of Credit-Offered to business to allow borrower to pay for a variety of needs when cash is not available.
2. Term Loan-Offered for the purchase of fixed assets such as equipment/vehicles.
3. Time Note-Offered as a short-term bridge for various purposes.
4. Commercial Mortgage-Offered for the purchase/refinance of a commercial/investment property.
5. Construction Loan-Offered for the construction of real estate. Typically precedes a commercial mortgage.
6. Performance Letter of Credit-Offered from the bank guaranteeing that payment will be received on time and for the correct amount.

### **Residential Loan Products**

1. Fixed Rate Mortgages for owners of occupied and non-occupied properties.
2. Adjustable-Rate Mortgages for owner-occupied and non-occupied properties.
3. Construction Mortgages for owner occupied properties. Utilized to finance the construction of a home.
4. Home Equity Loans and Home Equity Lines of Credit for owner occupied and non-owner-occupied properties. Uses the equity in home as collateral.
5. Land Loans-allows for the purchase of a tract of land.

### **Consumer loan Products**

1. Secured up to 7 years and unsecured up to 5 years

## List of Deposit Products

As of Jan 1, 2024

### Checking Accounts

1. Basic Checking
  - No minimum balance/No interest
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
2. Wallkill Valley BankOn Checking
  - No minimum balance/No interest
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
  - Certified by Bank On National Account Standards
3. Personal Now
  - Minimum balance requirement \$300/If falls below \$9/monthly fee
  - Interest bearing \*\*Interest not paid on any day that balance falls below \$100
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
  - 0.25% discount on consumer loan rate when use of automatic loan payment feature
4. 50 Plus Checking
  - No minimum balance/No monthly fee
  - Must be age 50 or older
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
5. Direct Plus Checking
  - No minimum balance/\$9 monthly service charge if not using direct deposit or auto loan payment
  - Must have direct deposit or automatic loan payment feature to earn interest
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
6. Student Checking
  - No minimum balance
  - Minimum age to open 14 with parent as joint account holder
  - Free Debit Card
  - 5 free foreign ATM transactions per statement cycle
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking

7. Non-Profit Checking
  - Minimum balance requirement \$300/If falls below \$9/monthly fee
  - Interest bearing \*\*Interest not paid on any day that balance falls below \$100
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
8. Platinum Checking
  - Minimum balance requirement \$500/If falls below \$9/monthly fee
  - Interest bearing \*\*Interest not paid on any day that balance falls below \$100
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
  - Must enroll in E-Statements
  - Receive 4 free foreign ATM charges up to \$10 per statement cycle when you enroll in E- Statements
9. Hometown Hero
  - Free with proof of active or retired Military, Police, Fire Department, or Ambulance
  - Interest earned on balance of \$1,000 or more
  - 5 free foreign ATM transactions per statement cycle
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
  - 0.25% discount on consumer loan rate when use of automatic loan payment feature
10. Business NOW
  - Minimum balance requirement \$300/If falls below \$9/monthly fee
  - Non-interest bearing
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking
  - No per item charge
11. Premium Business Checking
  - \$100 minimum to open/Monthly service charge \$5
  - First 50 checks written: Free. After 50 \$0.15
  - First 50 deposited items: Free. After 50 \$0.15
  - Per deposit charge \$0.15
  - Earning credit of 0.05% calculation on the average daily balance to offset total fee
  - Free checking for business employees
  - Free Debit Card
  - Free Online Banking/Free Bill Pay
  - Free Mobile Banking

12. Free Business Checking

- No minimum balance/No monthly service charge
- Free Debit Card
- Free Online Banking/Free Bill Pay
- Free Mobile Banking

13. IOLA

- Interest bearing
- Certain restrictions may apply

14. Money Market Checking

- Minimum to open \$1,000/ \$1,000 to obtain APY/Maintain \$2,500 daily balance to avoid \$10 fee
- Tiered Interest Bearing
  - \$1,000 to \$2,499.99
  - \$2,500 to \$24,999.99
  - \$25,000 to \$49,999.99
  - \$50,000 and over

**Savings Accounts**

1. Statement Savings

- Minimum balance to open \$10/and to earn interest
- Free ATM Card
- Free Online Banking
- Free Mobile Banking

2. Passbook Savings

- Minimum balance to open \$10/and to earn interest

3. Holiday Club Savings Account

- Minimum balance to open \$10
- Interest bearing
- Checks cut or funds automatically deposited on the 3rd Friday of October
- Auto renewal with new deposit

4. All Purpose Club

- Minimum balance to open \$10
- Interest bearing
- Checks will be cut or funds automatically deposited at the end of the club account period

5. Youth Savings Account

- Minimum balance to open \$1.00/and to earn interest
- You will receive a "Birthday Bonus", equal to \$5.00 for each year of the child's age up to the age of 18. Once child turns 18, account will convert to our statement savings account

## Money Market Accounts

1. Passbook Money Market Savings
  - Minimum balance to open \$2,500/and to earn interest
2. Statement Money Market Savings
  - Minimum balance to open \$2,500/Maintain \$2,500 daily balance to avoid \$10 fee
  - Tiered interest bearing/ Interest not paid on any day that balance falls below \$100
    - \$100 to \$2,499.99
    - \$2,500 to \$9,999.99
    - \$10,000 to \$24,999.99
    - \$25,000 to \$49,999.99
    - \$50,000 and over
  - Free ATM Card
  - Free Online Banking
  - Free Mobile Banking
  - Maintain combined daily balance of \$25,000 or more on selected personal Wallkill Valley Federal deposit accounts (excluding IRA's) throughout the month, minimum balance fee will be waived
3. Premier Money Market
  - Minimum balance to open \$75,000/\$100 fee if falls below minimum
  - Free ATM Card
  - Free Online Banking
  - Free Mobile App
  - Tiered interest bearing
    - \$0.01 to \$74,999.99
    - \$75,000 to \$249,999.99
    - \$250,000 to \$399,999.99
    - \$400,000 to \$599,999.99
    - \$600,000 and over
4. Business Money Market Savings
  - Minimum to open \$15,000/\$10 fee if falls below minimum
  - Free Online Banking
  - Free Mobile App
  - Tiered interest bearing
    - \$0.00 to \$14,999.99
    - \$15,000 to \$49,999.99
    - \$50,000 to \$99,999.99
    - \$100,000 to \$199,999.99
    - \$200,000 and over

## **IRA Accounts**

1. IRA Statement Savings
  - Minimum balance to open \$10/and to earn interest
2. Statement Money Market Savings
  - Minimum balance to open \$10/and to earn interest/18-month cycle
3. IRA CD
  - 6 Month
    - \$2,500 Minimum deposit to open and to earn interest
  - 12 Month
    - \$500 Minimum deposit to open and to earn interest
  - 18 Month
    - \$500 Minimum deposit to open and to earn interest
  - 24 Month
    - \$2,500 Minimum deposit to open and to earn interest
  - 30 Month
    - \$500 Minimum deposit to open and to earn interest
  - 48 Month
    - \$2,500 Minimum deposit to open and to earn interest

## **Certificate of Deposit Accounts**

1. 6 Month
  - \$2,500 Minimum deposit to open and to earn interest
2. 12 Month
  - \$500 Minimum deposit to open and to earn interest
3. 18 Month
  - \$500 Minimum deposit to open and to earn interest
4. 24 Month
  - \$2,500 Minimum deposit to open and to earn interest
5. 30 Month
  - \$500 Minimum deposit to open and to earn interest
6. 36 Month
  - \$1,000 Minimum deposit to open and to earn interest
7. 48 Month
  - \$2,500 Minimum deposit to open and to earn interest
8. 60 Month
  - \$2,500 Minimum deposit to open and to earn interest



## Service Listing

- ATM/Debit Card
- Internet Banking/Online Bill Pay
- Mobile Banking
- Remote Deposit
- 24-Hour Telephone Banking
- Bank-By-Mail
- Coin Machine
- Drive-Up Tellers
- Safe Deposit Boxes
- Direct Deposit
- 24-Hour Night Depository
- Free Notary Service
- Overdraft Protection
- Money Orders
- Savings Accounts
- Money Market Accounts
- US Savings Bond Redemption
- Checking Accounts
- Business Checking Accounts
- Holiday Clubs
- Individual Retirement Accounts
- Certificates of Deposit
- Construction Loans
- Consumer Loans
- Commercial Loans
- Mortgage Loans
- Home Equity Lines of Credit
- Fixed-Rate Home Equity Loans

## Service Charges

Cashier's Check	\$7.00
Money Order	\$5.00
Certified Check	\$15.00
NSF Returned Check or Uncollected	\$35.00
ACH NSF or Uncollected	\$35.00
Deposit Item Returned	\$15.00
Overdraft Transfer Fee	\$7.00
Stop Payment Fee (Check)	\$20.00
Stop Payment Fee (ACH)	\$20.00
Check Protest Fee	\$40.00
Early Closure Fee (90 days)	\$20.00
Internet Banking	N/C
Online Bill Pay	N/C
Check Copy	\$5.00
Check Images with Statement	\$5.00
Counter Check *per page	\$1.00
Statement Copy *per page	\$2.00
Account Research *per hour	\$50.00
Account Reconciliation	\$25.00
Tax Levy Garnishment	\$75.00
Inactive Account Fee (after 1 year)	\$5.00
Lost Passbook	\$10.00
Deposit/Mortgage Verification	\$15.00
Non-Customer Check Cashing	\$7.00
Payoff Statement Verification Fax Fee	\$25.00
Foreign Check Collections	\$25.00
Abandoned Property Fee	\$50.00
Non-Customer Notary Fee	\$2.00
Copy of 1099/1098	\$5.00
Charge for Undeliverable Statement	\$10.00
Instant Statements	\$5.00

## Safe Deposit Box Fees (Annual)

Box Size	Annual Fee*
3"x5"	\$40.00
5"x5"	\$55.00
3"x10"	\$75.00
5"x10"	\$90.00
10"x10" **	\$125.00

\*\$5.00 discount for direct debit of safe deposit fees

\*\*Available at Newburgh location only

**Other Safe Deposit Box Fees**

Past-Due Rental Fee	\$5.00
Box Drilling	\$175.00

**ATM/Debit Charges**

Transaction Foreign Terminal	\$1.00
Balance Inquiry > 4/month	\$0.25 each
Replacement Card	\$10.00

**Wire Transfer Fees**

Incoming Domestic	\$15.00
Outgoing Domestic	\$35.00
International	\$50.00