BUSINESS BANKING LOANS & TREASURY SERVICES
TERMS AND CONDITIONS

Promotion Period and Availability.
These limited-time offers apply to complete applications received between October 1, 2026, and December 31, 2026. An application is "complete" when Valley Strong has received the application form, fully completed and signed by an authorized signer for the business, by 11:59 p.m. PST on December 31, 2026. Valley Strong may request additional documents or information after that date. To remain eligible for promotional pricing, the applicant must provide requested items within 15 days. The rate is set at closing as provided in the loan documents. Promotional pricing is available at closing for eligible applications completed by that date, subject to credit approval and these Terms and Conditions. Approved transactions must close within 90 days of approval to remain eligible for promotional pricing, unless otherwise approved by Valley Strong. Offers are subject to membership eligibility, product availability, campaign limits, concentration limits, and credit union approval. All offers are available only to California-based businesses. Application by the deadline does not guarantee approval, funding, pricing, or closing. Valley Strong may modify, suspend, discontinue, or withdraw an offer before issuing a written commitment, subject to applicable law.

Secured Business Operating Line of Credit
Available from $100,000 to $500,000 for eligible new business members and existing members with no open Valley Strong business loan. The advertised variable rate starts at the U.S. Prime Rate minus 1.00% for the highest-qualified borrowers risk rated 3 or better, subject to a 5.00% rate floor. "Prime Rate" means the Prime Rate identified in the final loan documents. The rate adjusts monthly. Changes in the Prime Rate may change the payment and finance charge. Other applicants may qualify for standard risk-based pricing. Interest-only payments are due monthly. Principal is due at maturity or if the line is not renewed, as provided in the loan documents, and a balloon payment may be required. Payments may increase if the variable rate rises. The line is subject to annual review and renewal, which is not automatic. A qualifying business membership, operating checking account and applicable treasury-management services are required. The operating account must be opened and actively used within 90 days after closing. If not, the rate will adjust to Prime plus 0.50% as provided in the loan documents. "Actively used" means the account shows regular business activity consistent with the nature of the borrower's business, such as deposits of business receipts and payments

of business expenses. Opening deposits, transfers between the borrower's own accounts, and loan-funded transfers do not count. Valley Strong will determine whether the requirement has been satisfied following the 90-day period based on account activity reflected in its records. The origination fee is waived; borrowers remain responsible for UCC filing, documentation, third-party, and other disclosed closing

costs. A 1.00% nonuse fee on the unused portion of the line applies at renewal if the borrower does not utilize at least 50% of the line during 6 of the preceding 12 months. Collateral, lien perfection, guarantees, financial reporting, covenants, and other underwriting conditions may be required. The line is secured by business assets or other collateral acceptable to Valley Strong.

Up to 100% Financing on Eligible New Equipment

Equipment Loan Disclosure. 5-year term with a starting fixed APR of 7.00% is available to qualified applicants who make monthly automatic loan payments from a Valley Strong Credit Union business checking account, based on creditworthiness and other underwriting factors. Higher rates may apply. Without automatic payments, a higher rate applies as provided in the loan documents. If automatic payments are cancelled or fail, the rate may increase as provided in the loan documents. Additional fees and charges may apply. This promotion applies only to commercial financing transactions of $500,000 or less. Financing is available for up to 100% of eligible new equipment costs, including delivery, installation, taxes, and other soft costs, and up to 80% of eligible used equipment costs, subject to credit approval, collateral eligibility, valuation, and applicable loan-to-value requirements. 100% financing may require additional collateral, a guarantee, or other credit enhancement. A $5 business membership must be established and maintained. Other terms and loan amounts may be available but are not part of this promotion. Valley Strong Credit Union is a California state-chartered credit union regulated by the California Department of Financial Protection and Innovation. This advertisement is not a specific offer of credit. A complete Commercial Financing Disclosure will be provided when a specific offer is extended, if required by applicable law. All loans are subject to credit approval, final underwriting, and executed loan documents.

Treasury Services 90-Day Fee Waiver

Existing business members may qualify for a 90-day waiver of recurring service fees on approved treasury management services if they: (1) have a Business Checking account, (2) obtain a new commercial loan, and (3) do not currently have treasury management services. The waiver begins on the service activation date. The relationship must remain open, active and in good standing during the waiver period. The waiver applies only to services specifically identified in the written offer or treasury-management setup documents. Standard fees apply beginning on day 91 unless an authorized exception is approved. Services are subject to separate agreements, risk review, security procedures, eligibility requirements, funds availability, and account standing, and may be restricted or terminated as permitted by those agreements and applicable law.

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General Conditions and Required Disclosures

- Business-purpose use. Offers are for lawful business or commercial purposes and are not available for personal, family, or household use.
- Credit and relationship approval. All extensions of credit are subject to application completion, verification, underwriting, collateral review, required valuation, documentation, account opening, membership eligibility, and final approval under Valley Strong policy. Additional conditions may apply.
- Pricing. "Starting at" rates are available only to the most qualified applicants and may not be available to all borrowers. Final approved terms and executed documents control. Promotional benefits may not be combined with other discounts or offers unless Valley Strong approves otherwise in writing.
- Commercial financing disclosures. When required by California law, Valley Strong will provide transaction-specific commercial financing disclosures in the required form and at the required time. When provided, the recipient must acknowledge or sign the disclosures before the transaction is finalized. These promotional terms do not replace required disclosures or final loan and service agreements.

- Fair lending. Valley Strong will evaluate applications consistently and without discrimination on any prohibited basis. Credit decisions and offered terms will be based on legitimate credit, collateral, repayment, risk, and relationship factors.
- Accuracy and conflicts. Promotional materials are for informational purposes only. If these terms conflict with a commitment letter, disclosure, account agreement, treasury management agreement, note, security agreement, or other final document, the final executed document controls.
- Taxes and advice. Valley Strong does not provide legal, tax, or accounting advice. Applicants should consult their own advisers.
- Geographic and membership restrictions. Offers are available only to California-based businesses and eligible members, and only where Valley Strong is authorized to provide the applicable product or service.
- Insurance. Federally insured by NCUA