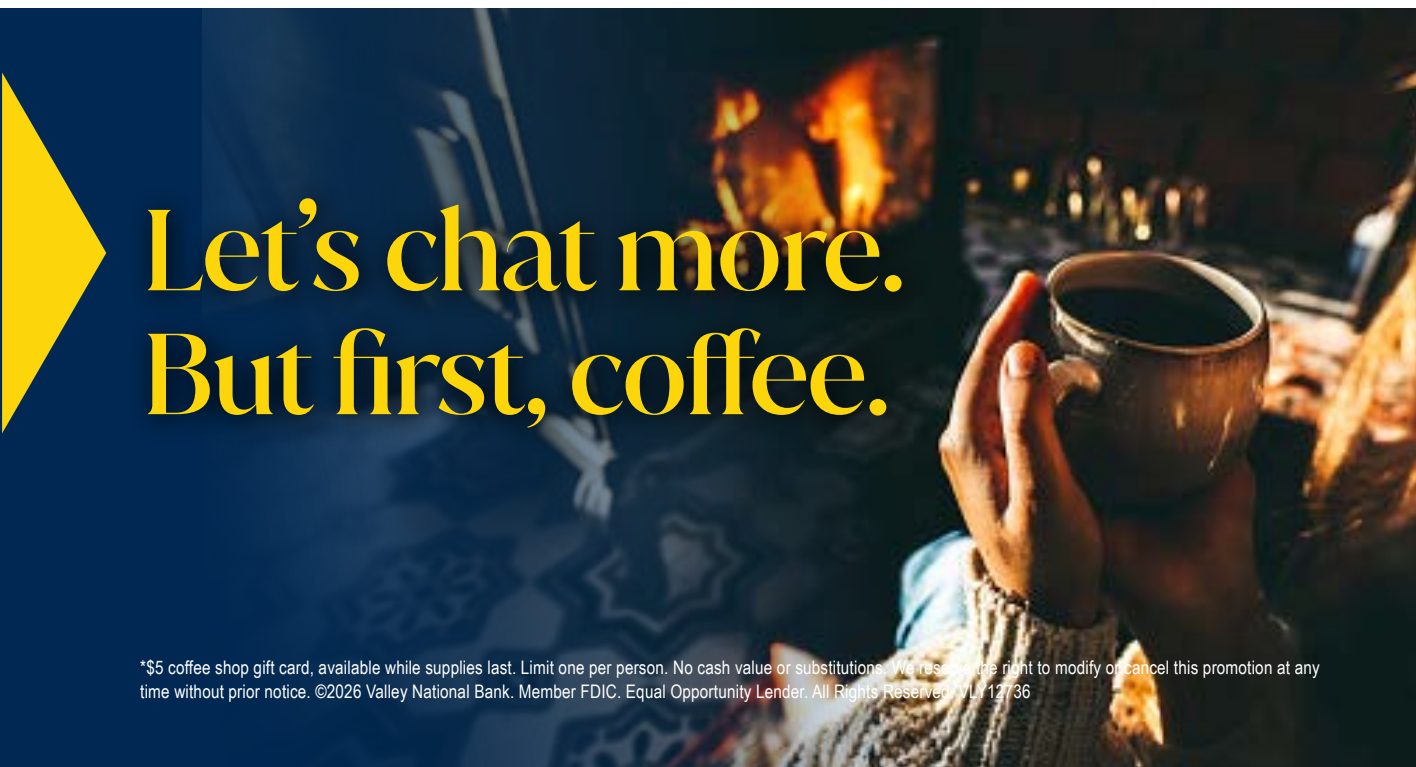
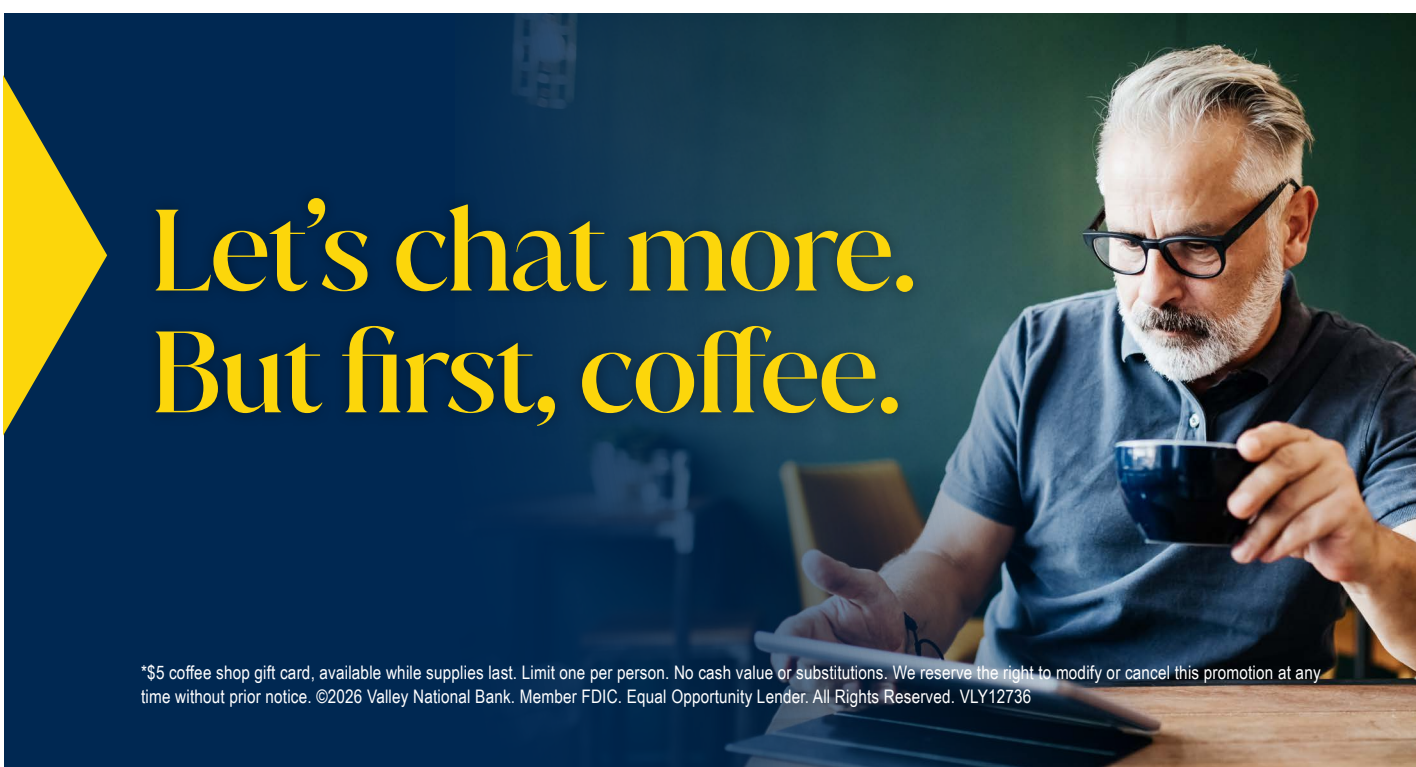


A person is holding a cup of coffee in front of a fireplace. The scene is cozy and warm, with the fire providing a soft glow. The person is wearing a patterned sweater.

Let's chat more. But first, coffee.

*\$5 coffee shop gift card, available while supplies last. Limit one per person. No cash value or substitutions. We reserve the right to modify or cancel this promotion at any time without prior notice. ©2026 Valley National Bank. Member FDIC. Equal Opportunity Lender. All Rights Reserved. VLY12736

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A man with grey hair, a beard, and glasses is sitting at a desk, holding a cup of coffee. He is looking down at a tablet device in front of him. The background is a blurred office setting.

Let's chat more. But first, coffee.

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