

## Additional Services

Feel Secure Knowing You Won't Be Caught Off Guard.

### Have you ever

- Made a mistake in your checkbook
- Forgot to record a deposit or withdrawal
- Had a transaction denied at checkout
- Paid the expense of a returned check

### Benefits of our **Overdraft Coverage Service**

How can you benefit from having our Occasional Overdraft Protection Service?

You may avoid high charges from merchants for returned checks!

You may avoid the embarrassment of denied purchases and returned checks!

*For additional information, please contact any of our banking offices.*

### If you need help:

Overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations please contact one of our Loan Service Representatives at (740) 450.2265

## Locations

5 Convenient Locations To Serve You Better



### South Zanesville Home Office

2775 Maysville Pike  
Zanesville, Ohio 43701  
Phone: 740.450.2265  
Fax: 740.450.2120

### North Zanesville

3636 Maple Avenue  
Zanesville, Ohio 43701  
Phone: 740.452.7920  
Fax: 740.452.7940

### Corning Branch

112 North Valley Street  
Corning, Ohio 43730  
Phone: 740.347.4355  
Fax: 740.347.4967

### Malta Branch

10 Third Street  
Malta, Ohio 43758  
Phone: 740.962.4266  
Fax: 740.962.3076

### Buckeye Lake Branch

5245 Walnut Road  
Buckeye Lake, OH 43008  
740.527.2244  
Fax: 740.527.2716

# OVERDRAFT Line of Credit

Don't Get Caught Off Guard  
Protect your accounts from  
unnecessary charges and fees!



[www.NVBOH.com](http://www.NVBOH.com)



# Overdraft Line of Credit

## Protect Yourself

Apply for an Overdraft line of Credit just as you would apply for a regular loan. If you overdraw your account, the bank will lend you funds by using your line of credit to cover the overdraft. You will pay a transaction fee, interest, and have an annual fee on this loan.

A transaction fee of \$5.00 may be charged against the account per day to cover the number of checks presented on and other withdrawals made from the account. Transactions may not be processed in the order in which they occurred, but by the order in which transactions are received by the bank and processed.

**IT IS NORTH VALLEY BANK'S POLICY** to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards.

### **OVERDRAFT**

Non-Sufficient Funds May Result From:

- The payment of checks
- Withdrawals at ATMs
- Transactions using debit cards
- Preauthorized automatic debits
- Telephone initiated funds transfers
- On-line banking transactions
- Items deposited returned unpaid
- Charging your account for applicable fees
- The use of funds that were not 'available' according to our Funds Availability Policy

We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, all non-sufficient funds items that you may have after the effective disbursement date, we will honor your requests for credit advances up to your Credit Limit so long as:

- You are not in default under the terms of the Agreement
- The Agreement has not been terminated or suspended
- Your Credit Line has not been cancelled

Our normal fees and charges including, without limitation, our non-sufficient funds (NSF) or overdraft (OD) fees; **currently \$30.00 per non-sufficient funds or overdraft item**, as set forth in our fee schedule, will be charged for **each** transaction initiated for payment from your checking account that does not have sufficient collected funds.

**With your Overdraft Line of Credit, typically, we will charge a \$5.00 per day transaction fee if we approve an overdraft item(s) for payment, 12% annual percentage rate (APR) on your Overdraft Line of Credit Loan and a \$20.00 annual fee (initial annual fee not due until after year one).**

## Peace of Mind

Enjoy The Benefit Of Knowing  
We're Here For You, If You Need Us!

Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing as described above, or if you have too many overdrafts. **We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you.**

You will be notified by mail of a non-sufficient funds item paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including our fees that you owe us shall be due and payable as outlined in your Overdraft Line of Credit agreement.

If there is an overdraft paid by us on an account with more than one owner on the signature card, each owner and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts including our fees.

*Transaction Fees will be included in, and count against, your Overdraft Line of Credit Limit.*

## Additional Protection

**We offer other overdraft protection services in addition to the Overdraft Line of Credit which may be right for you.**

Additional protection options include a link to your savings account or another checking account you maintain at North Valley Bank and the Occasional Overdraft Privilege Service (OOPS!™). If you apply and are approved for these optional services you may save money on the total fees you pay us for overdraft protection.

### Choose The Option That's Right For You

Coverage Options	Costs Associated
Good Account Management	\$0
Link To Savings or Checking	\$5/Transfer
Overdraft Line of Credit	\$5 transaction fee + \$20 annual fee + 12% Annual Percentage Rate (APR)
Occasional Overdraft Privilege (OOPS!™)	\$30 per item fee
Bounced Check	\$50 to \$60 per item (\$30 bank fee + \$20-\$30 merchant fee)

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.