



**NORTH VALLEY
BANK**



Personal Savings Accounts

Make your money work.

At North Valley Bank, we make it easy to put aside funds for the things you want in the future – whether it's a rainy day fund, a new car, your next vacation or a down payment on a house.

Whatever your goal, whatever your time frame, one of our savings options will put you on the right path.

Get started at:

<https://nvboh.bank/openmyaccount>



Personal Savings Accounts

choose the account that's right for you

*An account closed within the first 60 days will be charged a \$25.00 fee.

** Minimum collected balance.

*** Interest on CDs less than \$10,000.00 with a term of 12 months or less must be compounded or direct deposit into a checking or savings account. No monthly interest checks are issued. Early withdrawal penalties may be imposed.

Printed January 2024



| | STATEMENT SAVINGS | CERTIFICATE OF DEPOSIT | INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES OF DEPOSIT | INDIVIDUAL RETIREMENT ACCOUNT STATEMENT SAVINGS |
|--|---|---|---|---|
| Minimum Balance to Open* | \$100.00 | \$1,000.00/ \$10,000.00 (Specials***) | \$500.00 | \$100.00 |
| Interest Paid | Accrued Daily; Paid Monthly on Collected Balance | Accrued Daily; Paid Monthly | Accrued Daily; Paid Monthly | Accrued Daily; Paid Monthly on Collected Balance |
| Interest Rate | Tiered Rate Based Upon Balance; Subject to Change at Bank's Discretion | Fixed Rate Paid Until Maturity; Subject to Change at Bank's Discretion | Fixed Rate Paid Until Maturity; Subject to Change at Bank's Discretion | Tiered Rate Based Upon Balance; Subject to Change at Bank's Discretion |
| Balance to Avoid Monthly Maintenance Service Charge** | \$200.00 | n/a | n/a | \$200.00 |
| Monthly Service Charge | \$2.00 | \$0.00 | \$0.00 | \$2.00 |
| Transaction Fees | No charge. | Early withdrawal penalty may apply. | Early withdrawal penalty may apply. | Early withdrawal penalty may apply. |
| Banking Access | ATM, Online/Mobile Banking, Phone Banking | Online/Mobile Banking, Phone Banking | Online/Mobile Banking, Phone Banking | Online/Mobile Banking, Phone Banking |