



Make your money **WORK**



*See full disclosure on reverse.

Two accounts. One GREAT rate.

**Earn 2.50% APY* on both your savings and a 14 month CD.
Call or stop by today to get started on our limited time
companion account.**

<https://nvboh.bank>

(888) 347-4355

PRODUCT DISCLOSURE

The Savings: You will be paid the disclosed interest rate. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for a 14 month period associated with an accompanying 14 month Companion CD. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Balance Info: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. Companion Savings Accounts must be 1. Opened with new money and an accompanying new 14 month Special Companion CD, 2. Funded the same day the accompanying Companion CD is opened, 3. Not larger in value than the new Companion CD, 4. Does not allow additional deposits after the initial deposit unless deposited during renewal period(s) associated with accompanying Companion CD and, 5. Does not allow ATM or Debit Card issuance/access. If accompanying 14 month Companion Special Certificate of Deposit (CD) is not renewed upon first maturity, or any subsequent maturities, rate on Companion Savings will revert to our standard statement savings rate at that time.

Account Fees: \$2.00 will be imposed every statement cycle if the daily collected balance falls below \$200.00 on any day of the statement cycle. The following fees apply to this account: Overdraft: \$30.00 per item; and Insufficient Funds: \$30.00 per item. Fees could reduce the earnings on this account.

The CD: The interest rate on your account is 2.47% with an annual percentage yield of 2.50%. You will be paid this rate until first maturity. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 14 months from the date the account is opened. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. Interest on your account will be credited by adding the interest to the principal. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. You must deposit \$5000 to open this account.

Balance Info: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$5000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$5000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date.

Time Account Info: If you withdraw any of the principal before the maturity date, we may impose a penalty of six (6) months interest on the amount withdrawn. This account will automatically renew. You will have 10 calendar days after the maturity date to withdraw funds without penalty. To obtain the special rate, you must open with an accompanying Companion Savings Account and maintain that Companion Savings with each renewal period to continue to receive any special rate. Fees could reduce the earnings on this account.