



November 18, 2019

Dear Customer,

As you are aware, the New Holland and Mount Sterling offices of Ohio Valley Bank are being purchased by North Valley Bank, contingent on satisfying final closing conditions. This letter will provide you with information about your checks and notify you of important dates to remember regarding the use of your checks.

Your first set of North Valley Bank checks will be provided to you via mail at no cost to you. You will receive your North Valley Bank checks the week of November 25, 2019. Although your account number will not change after the conversion, your routing number will change to reflect North Valley Bank's routing number (044109297). If you do not receive your checks by December 2nd, please call us at 1-888-347-4355.

**On or before December 6th, you should discontinue the use of your Ohio Valley Bank checks. Beginning December 7th, you should start using your North Valley Bank checks. Reminder, Ohio Valley Bank will cut your final statement on December 6th at close of business. Any outstanding checks that have not yet cleared your account on that day may not be able to be posted to your Ohio Valley Bank account. For example, if you write an Ohio Valley Bank check on December 1st, and the person tries to cash the check on December 9th, the check may not clear the Ohio Valley Bank account, but we will be working closely with Ohio Valley Bank to ensure that those checks will clear your North Valley Bank account.**

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Other important dates to remember:

**December 9th-** Your account will officially be converted to North Valley Bank. Your account number will not change, but your routing number will change to North Valley Bank's 044109297.

**December 6th- On, or before, this date, stop using your Ohio Valley Bank debit card.** Start using your North Valley Bank debit card on December 7th. Your debit card will be provided to you via mail the week of November 25th. If you do not receive your North Valley Bank debit card by December 2nd, please call us at 1-888-347-4355.

If you have any questions leading up to the conversion date of December 9th, 2019, please contact your local Ohio Valley Bank office. We, at North Valley Bank, will be more than happy to answer your questions after that date at 888-347-4355!

Sincerely,

Amy Froelich  
Vice President  
Deposit Operations and Compliance/BSA Officer