

INSIDE THE VAULT

FOR YOUR FUTURE

CORE VALUES

ACCOUNTABILITY

Own it. No excuses.

COMMUNITY

Be involved. Help others.

COMMUNICATION

Provide clarity and build trust.

TEAMWORK

None of us is as strong as all of us.

INTEGRITY

Do what is right... always.

KNOWLEDGE

Be the best. Never stop growing your knowledge.

WINTER 2016 | ISSUE 5

E-STATEMENTS

Want to earn an easy \$5?

Sign up for e-statements! Simply log into your NVB online banking and click on 'eDocuments' in the upper right hand corner of your screen; then follow the prompts! Once you've signed up for e-statements, you can access your statements wherever you go! Instead of receiving a paper statement, you will now receive an email notification when your statement is ready. Log into your online account and your statement will be ready to view and available for 18 months. It's a free and convenient way to receive your monthly account information while being environmentally friendly at the same time. Once you sign up for e-statements, we will deposit \$5 into your NVB account! Need some help setting up your e-statements? Stop into any of our 5 branches and our team will be happy to help!

OFFICES

CORNING OFFICE | 112 North Valley Street | Corning, OH 43730 | 740-347-4355

MALTA OFFICE | 10 Third Street | Malta, OH 43758 | 740-962-4266

ZANESVILLE OFFICE | 2775 Maysville Pike | Zanesville, OH 43701 | 740-450-2265

N ZANESVILLE OFFICE | 3636 Maple Avenue | Zanesville, OH 43701 | 740-452-7920

BUCKEYE LAKE OFFICE | 5245 Walnut Road | Buckeye Lake, OH 43008 | 740.527.2244

COLUMBUS OFFICE | 1250 Chambers Road, Suite 220 | Columbus, OH 43212 | 614.754.7226



FRANCINE SWIGER

Francine has been a longtime local banker serving in many key roles over her career. Most recently I had asked her if she would be willing to come out of retirement (Francine and I had worked together previously at a local bank for seven years) and take on the project of NVB's fledgling attempt at Treasury Management Services. She was being asked to refine and expand it.

She thought about it for a while and then agreed to do so. For the last 21 months, Francine has been working hard at developing and expanding the NVB program. Her connections in the community and especially with the local schools, villages and county offices have proven to be invaluable as she molded the program. She was instrumental in helping to kick-off RDC (Remote Deposit Capture) and a QuickBooks desktop connection for our commercial clients, to name a few of her accomplishments. Francine has worked closely with our lenders/managers to further improve our client relationships. She is respected by her peers and has proven to be a valuable asset and team player for NVB.

She recently decided to retire at year end 2016 and will be sadly missed. Francine plans on spending time traveling with husband, John, and continuing to give back to our local community. During the 4th quarter of 2016, she has been working closely with Jesse Martin, who will be replacing her at the beginning of 2017. We all wish Francine the best and truly appreciate what she has accomplished during her short stint with NVB. Good luck and a big 'thank you'!

-Written by Tom Selock, SVP & COO



Center Stage

with Jim Baemel



1. First job: Working for my dad carrying block & brick & mixing mortar (my father was a mason).
2. Three traits that define you: Optimistic, energetic & lazy (go figure how those 3 go together!)
3. Stress reliever: Cycling & hunting
4. Most interesting place you've traveled and why: Austria. This is where my parents immigrated from.
5. Pet peeves: Pessimistic people
6. Best part of the job: The people
7. If you won the lottery tomorrow: I would quit my job and become a hunting guide.
8. Something about you that would surprise people: I'm a "nervous nelly".
9. Your favorite place to be: At home
10. If you could have another job for one day, what would it be: The President of the United States
11. Personal hero: Winston Churchill. The world would be a different place if he did not have the courage to stand up against what should have been insurmountable odds.
12. One thing you couldn't live without: Coffee
13. Best advice for your 13 year old self: Relax, everything will work out.
14. How do you turn around a lousy day: Think of something funny
15. Your personal philosophy: Life is too much fun to worry about the negatives.



Jim Baemel / SVP / SBA

NORTH VALLEY BANK WELCOMES NEW MEMBERS TO BOARD OF DIRECTORS

JEFF SIDWELL

Jeffrey R. Sidwell graduated from Maysville High School in 1974. He went on to attend Muskingum Area Technical College in Zanesville, Ohio to stay close to the family business where he began working in 1972. He graduated in 1977 with an associate's degree in business, while maintaining a supervisor position with Sidwell Brothers. In 1996 Sidwell Brothers was purchased by Jeffrey R. Sidwell thus forming Sidwell Materials Inc., Jeff has been the acting president and owner since 1996.

Aside from being involved in every aspect of the business, he served on the board of The Ohio Aggregate Association for eight years and is also a member of the Ohio Concrete Association. Jeff takes great pride in being a family man thus, he and his wife founded The Jeff & Jennie Sidwell Family Foundation which awards two scholarships to local students every year, funded the Genesis Jeff and Jennie Sidwell Family Women's & Infants Center and helps various charities throughout the community. Jeff and his wife Jennie reside in Zanesville, Ohio and have four children, and seven grandchildren.



TIM RYAN

Timothy founded the commercial real estate and brokerage firm, TLR & Associates, Inc. in 1988. In addition to TLR & Associates, Timothy has held positions at National Homes, Cardinal Real Estate and Thorntons Inc. While at Thorntons he served as Vice President and member of the company's Executive Committee. Throughout his 41-year-career in commercial real estate, Timothy has completed more than 230 commercial real estate transactions. He also developed the Lynn Wood Subdivision (Phase II) in Buckeye Lake, Ohio.

Timothy is an active member of the Buckeye Lake and Granville, Ohio communities. He has served as President of the Buckeye Lake Region Chamber of Commerce since 2011 and is a member of the Buckeye Lake Village Council, as well as the Buckeye Lake Dam Advisory Council and the Buckeye Lake Taskforce. Tim is past Commodore of the Buckeye Lake Yacht Club (2014) and currently holds a Trustee position at the Club. He is also a Trustee of Sugar Loaf Park Foundation in Granville and served on the Granville Planning Commission from 2005-2013.

Timothy graduated from The Ohio State University in 1974 with a B.S. in Business Administration. He is married to Dianne Ryan, together they have a daughter (Andrea Davis), son-in-law (Christopher Davis) and two grandchildren (Nicolette Davis, age 4 and Weston Davis, age 6 months). He has been a resident and property owner in Buckeye Lake for 43 years and previously resided in Granville for 28 years.



TREASUREY MANAGEMENT

Among other business development "tools" in our "tool box", NVB Relationship Managers have Treasury Management (TM) deposit products and services to help them reach their goals. But the real reason to understand and take advantage of these products and services is because they help businesses be more efficient in the movement of money, thereby improving their cashflow.

When in a competitive situation, promoting TM can actually help relationship managers win a new or retain an existing customer. Teaming up with the TM Specialist early in the business development process will show businesses that NVB is a full-service commercial bank. During joint appointments, the "team" can talk about both the credit and deposit side of their needs. This helps present a professional, comprehensive, and complete picture to the business. With banking as competitive as it is, any advantage we have is meaningful. Joint calling is a great way to focus on:

1. Converting a business from simply being a prospect on a list to being a new customer.
2. Growing an existing relationship.

NVB's array of TM products and services includes:

- Remote Deposit Capture
- Mobile Deposit Capture
- Line of Credit Sweeps
- Zero Balance Accounts
- Account Analysis (to be tested and offered soon)
- Automated Clearing House (ACH origination) credits and debits
- Cash Concentration
- Merchant Credit Card Processing
- Lockbox

These products and services not only serve the business customer and prospect, but also the public entity market.

Think "TM" when looking for an edge on that next challenging appointment!

-Written by Francine Swiger



2775 Maysville Pike
Zanesville, Ohio 43701



COMMUNITY BANKING, FOR YOUR FUTURE...

Stop into your local branch today, to start planning for your tomorrow.



HABITAT FOR HUMANITY

North Valley Bank was excited to partner with Habitat for Humanity to build a house in Crooksville, Ohio this year. Starting in the spring of 2016 and working through the fall, volunteers from our community came out to get their hands dirty by building a house from the ground up! North Valley Bank was one of the sponsors of the "Blitz Weekend" where 150 volunteers raised the walls of the home and completed the exterior in 48 hours including our own Jenny Eberts, Heather Harper, and Jim Baemel.

On Wednesday, October 19th, Greg Ashby gathered his team to volunteer at the Habitat House for several hours as a team building exercise. Together Greg, Bryan Bonkowski, Kelly McCoy, Shelly Axline, and Marc Carpenter worked in the crawl space of the new home to install a vapor barrier and insulation. At the close of the day, they helped clean up scrap lumber and loaded extra lumber that was taken to be used at another job site.

We are excited to have been able to be a part of this project and help our community. We look forward to more projects like this in the future!



HAPPY HOLIDAYS 2016

