

additional SERVICES

North Valley Bank has a variety of account options to fit your life.



OVERDRAFT SERVICES (per item)	
Returned	\$30.00
Paid	\$30.00
OVERDRAFT PROTECTION	
Transfer from Saving (per item)	\$5.00
Returned Deposited Item	\$15.00
STOP PAYMENT	\$40.00
AUTOMATIC TELLER MACHINE	
NVB or Money Pass® ATM Usage	No Charge
Card Replacement	\$5.00
Non-NVB ATM Usage	\$2.00
BANK CHECK SERVICES	
Money Order (up to \$3,000.00)	\$2.00
Cashier's Check	\$4.00
WIRE TRANSFER	
Out-going	\$20.00
In-coming	\$15.00
ACCOUNT RESEARCH	
Hourly Rate (first 15 minutes free)	\$20.00
Account Activity Report	\$1.00
Account Reconciliation Assistance (per statement)	\$5.00
REPRODUCTION CHECK & DEPOSIT (per document)	\$5.00
NIGHT DEPOSITORY BAGS	
Locked Bags	\$20.00
Unlocked Bag	\$5.00
Key Replacement	\$5.00
PAPER STATEMENT	\$2.00
LAND CONTRACT COLLECTION (per document)	\$5.00
PHOTOCOPY SERVICES (per page)	\$0.25
FAX (outgoing & incoming)	
First Page	\$5.00
Each Additional Page	\$1.00
FOREIGN CHECK PROCESSING (per check)	\$40.00
LOAN PAYMENT BOOK REPLACEMENT	\$5.00
CHECKBOOK LOST/STOLEN WATCH/HOLD	\$40.00
DORMANT ACCOUNT MONTHLY CHARGE	\$2.00
MONEY MARKET EXCESSIVE CHECK CLEANING (per item in excess of 6 per monthly statement cycle)	\$10.00
EARLY ACCOUNT CLOSURE (within first 60 days)	\$25.00
COIN & CURRENCY	5.00 % per transaction

building

better

communities

Corning Office (740)347.4355
112 North Valley Street | Corning, OH 43730

Malta Office (740)962.4266
10 Third Street | Malta, OH 43758

S Zanesville Office (740)450.2265
2775 Maysville Pike | Zanesville, OH 43701

N Zanesville Office (740)452.7920
3636 Maple Avenue | Zanesville, OH 43701

Buckeye Lake Office (740)527.2244
5245 Walnut Road | Buckeye Lake, OH 43008

Business Banking Center (740)487.0479
11 N. Fourth Street | Zanesville, OH 43701

PERSONAL CHECKING ACCOUNTS



www.nvboh.com

personal CHECKING

choose the checking account that's right for you.

	REGULAR	VISIONARY	GOLDEN (55+ OLDER TO QUALIFY)	STUDENT	SUPER NOW	GenGOLD®	AMERICAN BLUE (MONEY MARKET)	HEALTH SAVINGS (FAMILY/SINGLE)	FIVE STAR CHECKING
Minimum Balance to Open Account¹	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Interest Paid	N/A	N/A	N/A	N/A	Accrued Daily; Paid Monthly on Collected Balance	N/A	Accrued Daily; Paid Monthly on Collected Balance	N/A	Accrued Daily; Paid Monthly on Collected Balance
Interest Rate	N/A	N/A	N/A	N/A	Tiered Rate Based Upon Balance; Subject to change at our discretion	N/A	Tiered Rate Based Upon Balance; Subject to change at our discretion	N/A	5.00% APY*
Balance to Avoid Monthly Maintenance Service Charge²	\$500.00	Direct Deposit Required (\$6 Fee for no direct deposit)	\$0.00	\$500.00	\$1,000.00	\$5,000.00 or \$10,000.00 combined balance in any NVB Checking and/or Savings Account	\$1,000.00	\$500.00	There is no balance to avoid the monthly fee
Monthly Service Charge	\$6.00	N/A	N/A	\$3.00	\$7.50	\$5.95	\$10.00 ³	\$6.00	\$7.50 if all qualifications are not met. <small>(10 settled and posted debit card point of sale transactions per monthly statement cycle, receive one monthly direct deposit, and receive your monthly statement electronically)</small>
Transaction Fees	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge	No Charge
Banking Access	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile Banking

Learn more at www.nvboh.com

¹ An account closed within the first 60 days will be charged a \$25.00 fee.

² Minimum collected balance.

³ First 6 withdrawals made by auto-transfer, telephone order, or pre-authorized debit are free. Over 6 are \$10.00 per item.



*Five Star Checking is an interest bearing account and the interest rate and annual percentage yield may change at our discretion after the account is opened. Earn 5.00% APY on your Five Star Checking by having 10 settled and posted debit card point of sale transactions per monthly statement cycle, receive one monthly direct deposit and receive your monthly statement electronically (e-statements). If the daily balance is less than \$5000.01, the interest rate paid on that portion of the balance will be 4.89% when the above listed qualifications are met. The annual percentage yield for this tier will be 5.00% effective (date). If the daily balance is more than \$5,000.00 the interest rate paid on that portion of the balance will be 0.05%. The annual percentage yield for this tier will range from 5.00% to 0.05%. If all three requirements are not met during the statement cycle, the interest rate paid on any balance will be .05% APY. ATM transactions do not count towards the ten required debit card transactions. Any fees could reduce the earnings on checking or savings account as it could affect the daily balance. APY is Annual Percentage Yield. Interest begins to accrue no later than the business day we receive credit for noncash items (for example checks). Interest accrues daily and is paid monthly.