additional SERVICES

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

OVERDRAFT SERVICES (per item)	
Returned (peritern)	\$30.00
Paid	\$30.00
OVERDRAFT PROTECTION Transfer from Savings (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 Bag	\$20.00
Unlocked Bag Key Replacement	\$5.00 \$5.00
PAPER STATEMENT	
	\$2.00
LAND CONTRACT COLLECTION (per do	ocument) \$5.00
PHOTOCOPY SERVICES (per page)	\$0.25
FAX (outgoing & incoming)	\$5.00
First Page Each Additional Page	\$5.00 \$1.00
<u> </u>	
FOREIGN CHECK PROCESSING (per chi	
LOAN PAYMENT BOOK REPLACEMEN	VI \$5.00
CHECKBOOK LOST/STOLEN WATCH/	, , , , , ,
DORMANT ACCOUNT MONTHLY CHARGE	
MONEY MARKET EXCESSIVE CHECK CLE. (per item in excess of 6 per monthly statement cycle)	ARING \$10.00
EARLY ACCOUNT CLOSURE (within first 60	days) \$25.00
COIN & CURRENCY 5.00 9	% per transaction



building

better

communities

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

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

Business Loan Office (614)982.0201 500 South Front Street | Columbus, OH 43215

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

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

Mount Sterling Office (740)869.3060 255 Yankeetown Street | Mount Sterling, OH 43143

New Holland Office (740)495.5307 25 N. Main Street | New Holland, OH 43145

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

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

PERSONAL CHECKING ACCOUNTS





FIVE STAR CHECKING

Banking

		(55 AND OLDER TO QUALIFY)		
Minimum Balance to Open ¹ :	\$100.00	\$100.00	\$100.00	\$100.00
Interest Paid:	Accrued Daily, Compounded Monthly; Paid Monthly on Collected Balance	N/A	N/A	N/A
Interest Rate:	Tiered Rate Based Upon Balance; Subject to Change at our Discretion	N/A	N/A	N/A
Balance to Avoid Monthly Maintenance Service Charge ² :	There is no balance to avoid the monthly fee.	\$500.00 or Direct Deposit	N/A	N/A
Monthly Service Charge:	\$7.50 if all qualifications are not met. (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)	\$6.00	N/A	N/A
Transaction Fees:	No Charge	No Charge	No Charge	No Charge
Statements:	Free e-statement	Free e-statement \$2.00 per paper statement	Free e-statement Free paper statement	Free e-statement (required with E-checking)
Banking Access ³ :	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile	Checks, ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile		ATM, Mastercard®, Check Card, Online Banking, Bill Pay, Telephone Banking, Mobile

Banking

CLASSIC CHECKING

LEGACY CHECKING

Banking

E-CHECKING

Banking

Learn more at www.nvboh.bank 1-888-347-4355

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

2 Minimum collected balance

3 Third party fees may apply