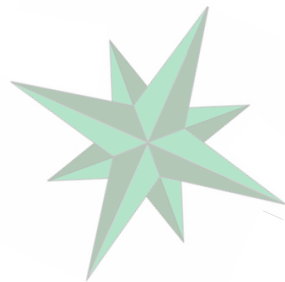


NORTH VALLEY
BANK



Hello...

and Welcome to North Valley Bank



First off, welcome to North Valley Bank!

In this packet you will find important information about your account and how it will transfer over to North Valley Bank. Making sure that this conversion is easy for you is our number one priority. Switching your accounts, and everything that comes along with it, can be complicated so we will be here to support you through the process.

We are a local bank that believes in building better communities. We understand the importance of helping our neighbors and we look forward to having the chance to learn more about you and your community so that we can provide you with the best service possible!



Important Changes

If you have a personal deposit account at Ohio Valley Bank, your account will automatically roll into the North Valley Bank deposit account that best matches your Ohio Valley Bank account. This booklet will give you the important information that you need to know about your new account and any changes that you should be aware of. All New Holland and Mount Sterling Ohio Valley Bank deposit accounts will transfer to North Valley Bank accounts on December 7, 2019. With that being said, on December 9, 2019 the New Holland and Mount Sterling branches of Ohio Valley Bank will officially open their doors as a part of the North Valley Bank family!



Important Dates

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 routing number (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.

December 6th- On, or before, this date, stop using your Ohio Valley Bank checks. Start using your North Valley Bank checks on December 7th. Your first set of checks will be provided to you at no cost. You will receive your new checks in the mail the week of November 25.

Additionally, if you have any automatic debits or credits (ACH), you will need to make sure to update your routing number with those companies.

Personal Deposit Accounts

We know how important your checking and savings accounts are to your everyday life. For that reason, the charts on the next couple pages are extremely important. These charts will compare your current account to the account you will be moved into after the conversion on December 9th, and the major changes you will experience with your new account. You'll notice some of these are fantastic, and some of them are big changes. We feel it's more important to be completely transparent with you about the changes to your account because the bottom line is, you are the number one priority. If you have more detailed questions about your North Valley Bank account, please see the Disclosure Booklet that was included in this packet.

Business Deposit Accounts

Running your business efficiently is your priority and we know and understand that well. For that reason, your business checking account will be converted to the North Valley Bank account that best mirrors your Ohio Valley Bank account. However, if you feel that we do not have you in the best account to fit your needs, please give us a call at 1-888-347-4355, and we'll be happy to work with you to find the best option!

Extras to help your business grow

Treasury Management Services

Make running your business simpler and more effective with our suite of treasury management services.

SBA Lending Services

We're proud to say that we have one of the top Small Business Administration teams in the state of Ohio. We can work with you on growing your business with our competitive rates and terms.

Accounts Summary

Your Ohio Valley Bank Account:	Your North Valley Bank Account:	Important Changes:
Senior Personal Checking	Golden Checking	<ul style="list-style-type: none">- If 55 and older, you will now get free standard North Valley Banks checks for life.- No minimum balance requirements.- No monthly service charge.
Honors Checking		
Prime Investment	American Blue Money Market	<ul style="list-style-type: none">- New account will no longer be tied to the New York Prime (NYP) rate.- Must have a \$1,000.00 average monthly balance to avoid \$10.00 monthly service charge. Interest is accrued daily and paid monthly on the collected balance.
Market Watch		

		<ul style="list-style-type: none">- You will now receive 5.00% APY on balances up to \$5,000.00 if you meet all three requirements to qualify for benefits (10 debit card transactions post and settled, direct deposit, and statements per statement cycle)*.- You will no longer receive 1.00% cash back rewards on signature based debit card transactions (if you had 15 or more debit card transactions, and receive statements, and write 10 or less checks per statement cycle).
Rewards Checking	Five Star Checking	
Right Start	Student Checking	<ul style="list-style-type: none">- Your new account requires a \$500.00 monthly minimum collected balance to avoid the monthly maintenance service charge of \$3.00.
Earnie NOW	Super NOW Checking	<ul style="list-style-type: none">- The monthly paper statement fee will increase from \$1.00 per monthly statement to \$2.00 per monthly statement.
Super NOW Personal		

*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 (10/1/2019). 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.

Continued...

Easy Checking	Regular Checking	<ul style="list-style-type: none">- The monthly account fee will no longer be based on average monthly balance.- The new account has \$500.00 minimum monthly collected balance to avoid monthly maintenance service charge of \$6.00.- The monthly paper statement fee will increase from \$1.00 per monthly statement to \$2.00 per monthly statement.
HSA	HSA	<ul style="list-style-type: none">- Your new service charge will be \$6.00 per month if the average balance falls below \$500.00, which differs from your current \$5.00 per quarter fee if the average balance falls below \$100.00.
Statement Savings	Statement Savings	<ul style="list-style-type: none">- Currently you are charged a \$2.00 monthly service charge if your average monthly balance is below \$100.00. With your new account, you will be charged a \$2.00 monthly service charge if your average monthly balance is below \$200.00. Business Statement Savings will be charged a \$2.00 monthly service charge if your average monthly balance is below \$500.00.

IOLTA	Business Super Now	<ul style="list-style-type: none">- Your monthly paper statement fee will increase from \$1.00 per monthly statement to \$2.00 per monthly statement.- For IOLTA accounts, interest earnings compounded and credited, will continue to be remitted to your state's Bar Foundation.
Business 250	Business Checking I	<ul style="list-style-type: none">- Your first 40 checks will be paid free, and 25 cents each thereafter. Your current account allows for up to 250 items free, and 50 cents thereafter.- The balance to avoid the monthly maintenance service charge is \$1,000.00 to avoid a \$7.00 monthly service charge on your new account. In your current account, you must have \$5,000.00 monthly minimum balance or more to avoid a \$10.00 monthly minimum balance fee.
Business 500	Business Checking I	<ul style="list-style-type: none">- Your first 40 checks will be paid free, and 25 cents each thereafter. Your current account allows for up to 500 items free, and 40 cents thereafter.- The balance to avoid the monthly maintenance service charge will be \$1,000.00 to avoid a \$7.00 monthly service charge on your new account. In your current account, you must have \$10,000.00 monthly minimum balance or more to avoid a \$15.00 monthly minimum balance fee.

Checks and Debit Cards

Community First	Business Checking I	- The balance to avoid the monthly maintenance service charge is \$1,000.00 to avoid a \$7.00 monthly service charge on your new account.
DBA	Business Checking I	- The balance to avoid the monthly maintenance service charge is \$1,000.00 to avoid a \$7.00 monthly service charge on your new account.
Estate	Business Checking I	- The balance to avoid the monthly maintenance service charge is \$1,000.00 to avoid a \$7.00 monthly service charge on your new account.

If you have bounce protection currently with Ohio Valley Bank, that protection, and all outstanding balances, will transfer over with your new North Valley Bank account. You will then be placed in North Valley Bank's Oops Protection Service. Check the disclosure booklet for more information.

Your first set of North Valley Bank checks will be provided to you via mail free of charge. You will be receiving your North Valley Bank checks the week of November 25th. Although your account number will not change after the conversion, your routing number will change to reflect North Valley Bank's routing number (044109297).

No later than December 6th, you will need to discontinue the use of your Ohio Valley Bank checks and begin 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 the 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 work closely with Ohio Valley Bank to ensure that those checks will clear your North Valley Bank account.

Additionally, your North Valley Bank debit cards will be mailed out the week of November 25th. You will be required to start using your North Valley Bank debit card on December 7th.

CD/IRA Information

Any CDs/IRAs that are going through the conversion will remain at the same term and rate until the next maturity date with North Valley Bank. When the account reaches maturity, it will not automatically renew, and you will receive a letter in the mail from North Valley Bank with information including applicable options.

Online Banking and Bill Pay

Beginning on December 9th, you will have the availability to enroll in North Valley Bank's Online Banking. You will receive a letter with step by step instructions on how to set up your North Valley Bank Online Banking very soon.

Additionally, if you have Bill Pay through Ohio Valley Bank, your payees from your Ohio Valley Bank Bill Pay will not automatically roll over to your North Valley Bank Bill Pay account. To ensure that your bills are paid correctly and on time, please make sure to print or write down your payee's information from your Ohio Valley Bank Bill Pay to ensure an easy transition to your North Valley Bank Bill Pay. Prior to our conversion date, you will want to print a list of your current bill pay payees so they are available for you to set up in the new bill pay system. Don't forget to also print any payment history you wish to maintain. If you need assistance, please contact the Ohio Valley Bank Call Center through NetTeller live chat support, by emailing callcenter@ovbc.com, or by calling 1-800-468-6682.

FAQ

Who do I call if I have a question/concern?

For now, you will call your representatives at Ohio Valley Bank. Beginning December 9th, you can reach out to North Valley Bank at 740-450-2265, 888-347-4355, or operations@nvboh.com and we will be more than happy to answer any questions you may have!

Will my account number change?

No, your account number will remain the same but your routing number will change. Your routing number is a number that identifies your financial institution at the bottom of your checks. Each bank has its own unique routing number, so all customers of North Valley Bank have the same routing number. A routing number is not connected to your personal information in any way and is not confidential.

Will I need to order new checks or a new debit card?

After December 6th, your Ohio Valley Bank checks and debit cards will no longer be valid and you will need to use your North Valley Bank checks and debit cards. You will receive your first supply of North Valley Bank checks and your debit cards in the mail, at no cost to you, the week of November 25th.

Additionally, your ATM limits will change from:

Ohio Valley Bank	To	North Valley Bank
Point of Sale: \$2,500.00		Point of Sale: \$1,000.00
ATM: \$1,010.00		ATM: \$505.00

Will the bank's name change?

Yes, on December 9th, the New Holland and Mount Sterling offices will open their doors as a part of the North Valley Bank family. Signs inside and outside of the offices will be changed to North Valley Bank.

What will happen with my CD?

All CD's will be transferred to North Valley Bank at the rate, and term as it was opened at Ohio Valley Bank until the next maturity date. When the account reaches maturity, it will not automatically renew, and you will receive a letter in the mail from North Valley Bank with information including applicable options.

Will the price of my Safe Deposit Box change?

No, the fees associated with your Safe Deposit Boxes will remain the same.

FAQ Continued

How will I access telephone banking?

North Valley Bank's telephone banking will be available to you beginning on December 9th. North Valley Bank's telebanking phone number is 888-621-2298. The first time you call in, you will use the last four digits of your social security number as your PIN to verify your identity. Our system will then prompt you to change your telebanking PIN number to a unique PIN of your choice.

Thank you for choosing NVB

We know switching accounts can be inconvenient, and it's our job to make this transition as seamless as we possibly can. We'd like to say 'thank you' for giving us the chance to prove how great North Valley Bank is, and how we will make a difference in your financial lives and your communities.

Questions? You can reach out to us, or Ohio Valley Bank at:

Ohio Valley Bank
callcenter@ovbc.com
1-800-468-6682

North Valley Bank
operations@nvboh.com
1-888-347-4355



Locations in

**Corning, Malta, North Zanesville, South Zanesville, Buckeye Lake, Downtown
Zanesville Business Banking Center, SBA Office in Columbus,
and coming soon**

New Holland and Mount Sterling!