



October 29, 2019

Dear Customer,

On April 18, 2019, we announced plans to purchase the New Holland and Mount Sterling branches of Ohio Valley Bank. On December 9th, 2019 (this date is contingent on satisfying final closing conditions) your account will be transitioned from Ohio Valley Bank to North Valley Bank. We anticipate the staffing at both locations to remain the same, so you will continue to see the same familiar faces! The phone numbers at each office will also remain the same.

**We are excited to welcome you to North Valley Bank!**

Along with this letter, you will find a booklet containing important information and changes to your account. You will also find a disclosure booklet containing important agreements and account information that you should read and keep for your records.

As a local, community minded bank, we understand how important our neighbors are and we are fully committed to making this process as easy as we can for you.

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**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. If you do not receive your North Valley Bank debit card by December 2nd, please call us at 1-888-347-4355.

**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 25th. If you do not receive your North Valley Bank checks by December 2nd, please call us at 1-888-347-4355.

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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 1-888-347-4355!

Sincerely,

Jim Nicholson

*President and Chief Executive Officer*