

# INSIDE THE VAULT

## BUILDING BETTER COMMUNITIES

### 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.*

SPRING 2018 | ISSUE 10

### 2018 FEDERAL HOLIDAY CLOSINGS

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**New Year's Day**  
Monday, January 1

**Martin Luther King Jr. Day**  
Monday, January 15

**Presidents' Day**  
Monday, February 19

**Memorial Day**  
Monday, May 28

**Independence Day**  
Wednesday, July 4

**Labor Day**  
Monday, September 3

**Columbus Day**  
Monday, October 8

**Veterans Day**  
Monday, November 12

**Thanksgiving Day**  
Thursday, November 22

**Christmas Day**  
Tuesday, December 25

### 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





**BRITTANY MAZIAR**

# WORRIED

about business check fraud?

We now offer the protection you need to eliminate fraudulent activity on your business accounts. We are pleased to introduce to you a valuable tool known as Positive Pay.

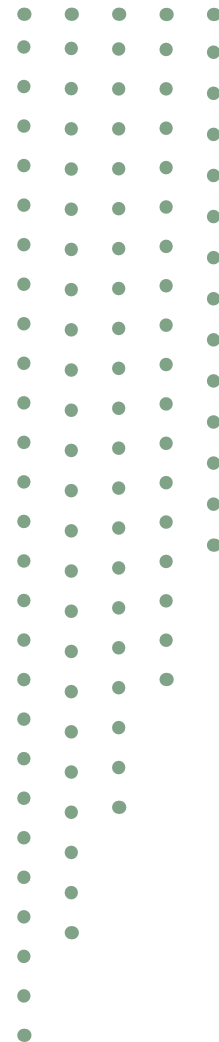
Positive Pay automatically verifies incoming checks against a file that contains a detailed listing of

issued check information and identifies any mismatched items as they are presented. This automation ensures only outstanding checks on file clear your account thereby protecting you account against forged, altered, and counterfeit checks.

The check information submitted in the file includes check number, dollar amount, date issued, and payee name. If the information for any of the checks does not match the file, the bank notifies you through an exception item report and withholds payment until you decide to accept or reject the item.

Positive Pay allows you the flexibility to upload files multiple times a day. It maintains an audit trail of all your transmissions. It offers you the means to efficiently and securely manage your funds. Most importantly, it keeps you in control of your account!

Contact **Brittany Maziar**, our Treasury Management Specialist, to get protected against check fraud today at 740-450-2265 Ext 220.



## IMPORTANT INFORMATION ABOUT OPENING A LEGAL ENTITY ACCOUNT (BENEFICIAL OWNERSHIP)

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

**EACH** time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for:

- Each individual that has beneficial ownership (25% or more); and,
- One individual that has significant managerial control, of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge.

# ART e x h i b i t

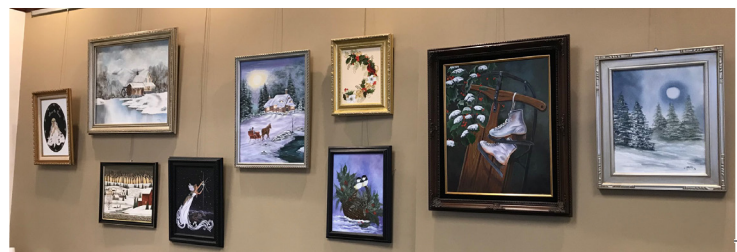
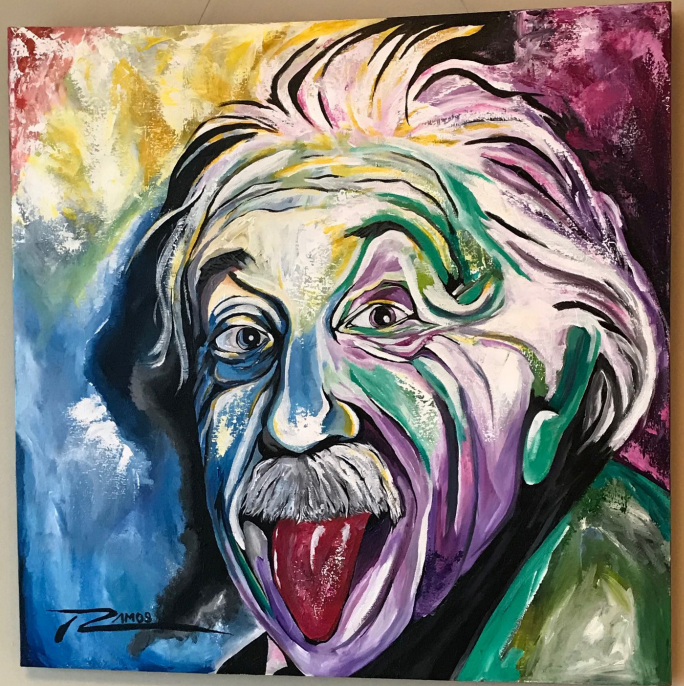
FIRST  
**1**  
QUARTER

20  
18

This quarter brought two new artists to our North and South Zanesville Offices. Award winning Raymond Ramos was the featured artist at our North Office. His vibrant artwork features a variety of rock legends and important figures such as Ray Charles, Janis Joplin, and Albert Einstein. Customers thoroughly enjoyed Mr. Ramos' work both in the office and on our social media posts!

At our South Zanesville Office, the featured artist was Judy Ivoska. Judy tailored the artwork that was featured in the lobby to the snowy season, Valentine's Day, and spring, treating the customers and staff to three different exhibits!

Our next artist, Sandy Booth, will have her art featured at both the North and South Zanesville Offices. Sandy's artwork is well known in the Zanesville community and we are thrilled to include her in our next quarterly art exhibits!





2775 Maysville Pike  
Zanesville, Ohio 43701

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## BUILDING BETTER COMMUNITIES

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

Member  
**FDIC**



**Melissa Toth**  
*Branch Manager / Main Office*

- First job:** Apples Grocery Store
- Three traits that define you:** Determined, Flexible, Realistic.
- Stress reliever:** Exercise & Wine
- Most interesting place you've traveled and why:** New York City. No matter how many times we go there we always experience something new. Often times we stay in Philadelphia for my husband to catch an Eagles game, then take the train to NYC and enjoy shopping, shows, dining, and museums.
- Pet peeves:** People that are not accountable for their actions.
- Best part of the job:** The best part of my job is the people we serve both internally and externally. The people of NVB are truly exceptional.
- If you won the lottery tomorrow:** Retire to Hilton Head Island. Make sure my children and grandchildren were financially stable for education and retirement.
- Something about you that would surprise people:** I travel the tristate area with my dad during the summer helping him tractor pull. At 75 years old, he has been the champion the last three years in the Buckeye Shoot Out.
- Your favorite place to be:** On the beach in Hilton Head.
- If you could have another job for one day, what would it be:** I would love to be a grounds keeper. I love to be outside mowing and gardening.
- Personal hero:** My parents are my heroes. They are both very successful small business owners and the best parents and grandparents I have ever known.
- One thing you couldn't live without:** Chocolate.
- Best advice for your 13 year old self:** Trust yourself and your instincts.
- How do you turn around a lousy day:** Exercise is the best stress reliever. If possible walk and talk.
- Your personal philosophy:** Treat people the way you want to be treated. Don't expect anything you are not willing to give.