

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

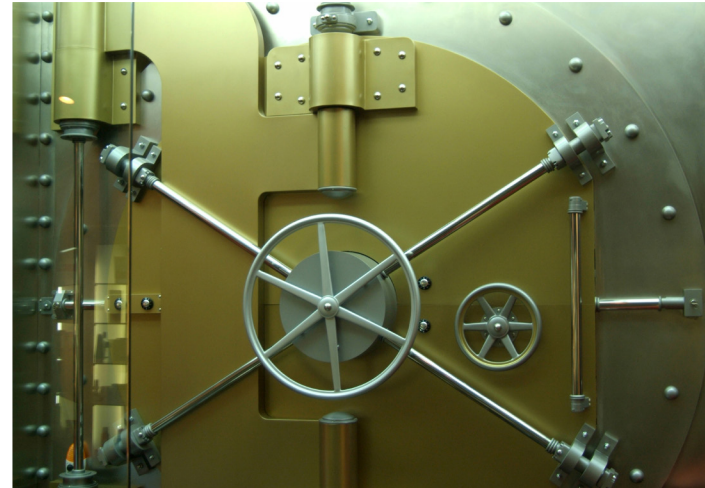
N ZANESVILLE OFFICE | 3636 Maple Avenue | Zanesville, OH 43701 | 740-452-7920

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



INSIDE THE VAULT



FOR YOUR FUTURE

NEW SBA LENDING OFFICE

North Valley Bank opened a Small Business Lending Office in Columbus, Ohio located at 1250 Chambers Road, Suite 220 in late 2015. The office will specialize in SBA loans throughout the Midwest Area for Dentists, Funeral Homes, Veterinarians and General Medical Offices. In addition to this specialization, the office will provide support to all North Valley Lenders when contemplating a Government Guaranteed Loan.

The office is staffed by Jim Baemel, Tyler Nicholson and Matt Manske. All three individuals have extensive experience in SBA Lending with a combined 40 years of experience originating and closing SBA loans. They welcome the opportunity to help anyone who has any questions relating to a potential SBA loan and can be reached at 614-754-7226.

-Jim Baemel

MOBILE DEPOSIT CAPTURE

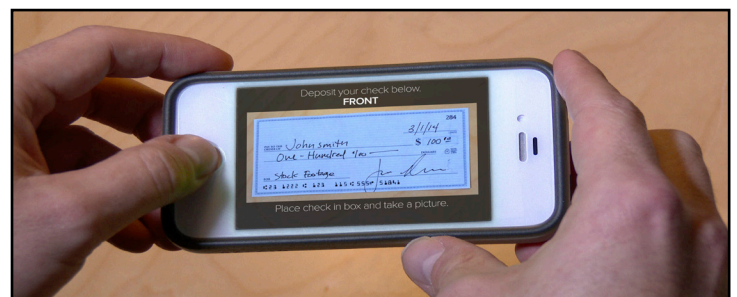
Given the growing popularity of smart phones, mobile deposit capture has emerged as a vital feature for financial institutions to offer their consumers. North Valley Bank now offers Mobile Deposit Capture to our customers for the ultimate convenience in making a deposit without ever stepping foot in a banking office. *SMART PHONE. SMART DEPOSIT.*

How it works...a customer uses their smart phone camera to take a picture of the front and back of the check and then sends the images to North Valley through the application. Once North Valley receives the check image, it is ready to be processed, cleared, settled and posted. And to ease your mind, Mobile Deposit Capture includes fraud prevention features, such as duplicate detection. *TAP. SNAP. DEPOSIT.* It's that easy!

-Abbey Williamson

COMING SOON....

NEW enhancements coming to www.nvboh.com in the very near future. Look for more information to come!



ART DISPLAY

AT MAPLE AVENUE OFFICE

Downtown Zanesville is the heartbeat of our arts community and the Maple Office is taking efforts to bring the arts north! Every quarter the Maple Office highlights a different local artist by displaying their unique artwork. Everything from photography to acrylics to charcoal have been part of the exhibitions.

Currently, on display is the artwork of the talented students at West Muskingum High School. Under the direction of teacher, Kelsey Middleton, the students have created an assortment of still lifes, collages, and portraits. Customers and community members alike are invited to come visit the office and view the artwork!

- Katie Clewell



Center Stage

with Jim Nicholson



President/CEO

1. First job: *Accountant with Coopers & Lybrand*
2. Three traits that define you: *Accountable, Grateful, Flexible*
3. Stress reliever: *Exercising or watching Seinfeld*
4. Most interesting place you've traveled and why: *New York City. You can experience cultures and people from all around the world in one city.*
5. Pet peeves: *dishonesty, laziness, entitlement*
6. Best part of the job: *Achieving goals as a team*
7. If you won the lottery tomorrow: *I would buy real estate, invest, share and donate to important causes*
8. Something about you that would surprise people: *I was drafted by the Pittsburgh Pirates and played in their minor league system.*
9. Your favorite place to be: *On the beach*
10. If you could have another job for one day, what would it be: *Commissioner of Major League Baseball*
11. Personal hero: *veterans and military families*
12. One thing you couldn't live without: *Sleep*
13. Best advice for your 13 year old self: *Be confident, show people know you care and laugh a little along the way*
14. How do you turn around a lousy day: *Being grateful for all things and keep moving forward.*
15. Your personal philosophy: *Never give up*

2016 Holiday Closings

North Valley Bank will be CLOSED the following Days in 2016.

- New Year's Day..... January 1, 2016
- Martin Luther King, Jr. Day January 18, 2016
- Presidents DayFebruary 15, 2016
- Memorial Day..... May 30, 2016
- Independence Day.....July 4, 2016
- Labor Day..... September 5, 2016
- Columbus Day October 10, 2016
- Veterans Day.....November 11, 2016
- Thanksgiving Day..... November 24, 2016
- Christmas DayDecember 26, 2016



LARRY WADE RETIRES FROM NORTH VALLEY BANK'S BOARD OF DIRECTORS

Larry Wade was appointed as a Director of North Valley in September 2007. Larry was involved in the retail clothing market with his own store for 35 years and has been involved in the lodging industry for more than 30 years. We want to thank Larry for his many years of service for North Valley Bank!

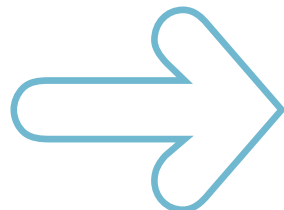
CHRISTY MURPHY RETIRES FROM NORTH VALLEY BANK'S CORNING OFFICE

Christy has served the banking community for over 25 years, beginning her career as a teller and most recently serving as Loan Officer and Branch Manager of the Corning Office. We want to thank Christy for her many years of service and wish her good luck!

TOYS FOR TOTS 2015

United States Marine Corps Reserve honored North Valley Bank with the Commander's Award for outstanding support of the Muskingum County Toys for Tots Program.

North Valley Bank's Maple Avenue Office hosted Toys for Tots drive-up and drop-off toy drive on Saturday, November 7th. The event was a huge success! There were 113 toys donated and around \$360 in monetary donations.





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Zanesville, Ohio 43701

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FED RAISES RATES FOR FIRST TIME SINCE 2006

The Federal Open Market Committee decided yesterday to raise the target range for the federal funds rate from near zero to 0.25 to 0.5 percent, due to continued “moderate” economic expansion and steady job gains, according to a statement from the committee. The decision marks the first rate hike since 2006.

The committee said it would take a gradual approach to raising rates.

“In determining the timing and size of future adjustments to the target range for the federal funds rate, the committee will assess realized and expected economic conditions relative to its objectives of maximum employment and 2 percent inflation.”

The action “shows the Fed is confident that the economy is strong enough to handle a very gradual rise in rates,” said Rob Nichols, adding that “after years

at historically low levels, it’s important to head back in the direction of more normal interest rates. Abnormally low rates can have adverse consequences -- especially for savers that may seek out investments that could be too risky in pursuit of a higher return.”

-ABA (American Bankers Association)

EMAIL RECEIPTS



Your time is valuable. That is why we now offer email receipts; a feature that allows you to request a receipt via email in replacement of the normal paper receipt! Email receipts are great for customers who are on the go or simply don’t wish to keep their paper receipts. Many customers enjoy having the option of keeping their bank records electronically to reduce paper clutter in their household or office.

Email receipts are simple to set up! Stop in or call your nearest North Valley Bank office to make sure we have the correct email address on file. If you are signed up for Online Banking, you can also update your email by clicking on the ‘Profile’ tab, then on ‘Change Email Address’. Once we have the correct email address you simply request email receipts during your next transaction! Please feel free to call us if you have any questions!

-Katie Clewell