

**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

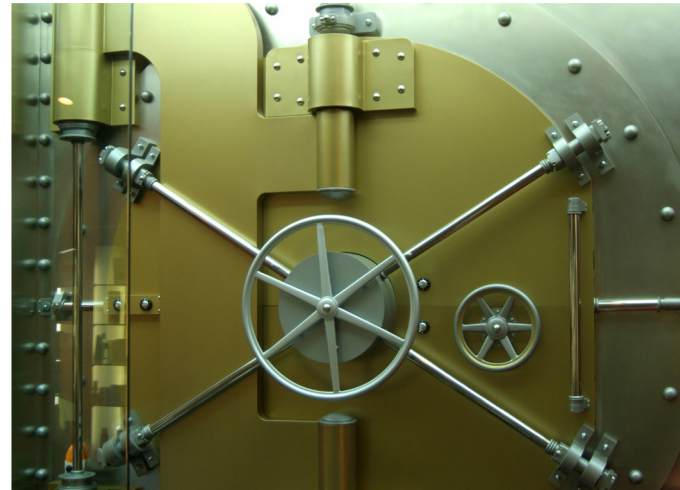


# INSIDE THE VAULT



## GenGold

Dreaming of vacation? Then North Valley Bank's GenGold account is the account for you! With discounts on everything from airfare to restaurants, GenGold makes getting away affordable and easy. With a GenGold account, you qualify for discounts on domestic and international airline tickets, hotels, rental cars, theme park admissions and cruises. Once you arrive at your destination, GenGold can save you money on restaurants, movie tickets, Amtrak tickets, and ski lift tickets. No matter where you travel, GenGold can offer you savings to get you there cheaper.



## FOR YOUR FUTURE

GenGold savings don't end there. Here locally you will find discounts at restaurants like Buffalo Wild Wings, HoneyBaked Ham, Taylor's Dari Whip, and Deano's Pizza. Even discounts on printing, landscaping, and golfing can be utilized with a GenGold account. For a full list of local savings and to get more information on GenGold accounts, visit our website ([www.nvboh.com](http://www.nvboh.com)) or stop in to your nearest North Valley Bank office and talk to one of our Customer Service Representatives!

# S.T.C.

North Valley Bank recently announced its partnership with STOP.THINK.CONNECT., a global cybersecurity campaign to help our digital citizens stay safe and secure online. From helpful tips, to valuable resources, STOP.THINK.CONNECT. is a great tool for our customers in all stages of life. Together, North Valley Bank and STOP.THINK.CONNECT. are working to promote the importance of safe online behavior and the understanding of online risk. Here are a few simple steps customers can use to keep their information safe:



STOP | THINK  
CONNECT™

**Keep a Clean Machine:** Keep all critical software—security software, Web browsers and operating systems—up to date.

**Protect Your Personal Information:** Secure your accounts by making passwords long, strong and unique.

**Own Your Online Presence:** Set security and privacy settings to your comfort level of sharing.

**When in Doubt, Throw it Out:** If an email, social network post or text message looks suspicious, even if you know the source, delete it.

**Be a Good Online Citizen:** Post only about others what you would have them post about you.

For more information on STOP.THINK.CONNECT. and how to secure your online footprint, visit the 'Online Safety & Security' page on North Valley Bank's website!

# EMV Card

Your EMV card has been mailed! The appearance of your card has only changed slightly with the small chip on the face of your card, but are you aware of the changes in the way you will use your card? Here is how you can use the chip feature in your card:

## How does your payment experience change?

Simply insert the card into the terminal and wait for the transaction to complete – no swipe needed.



1. Insert your chip card into a chip-friendly reader.



2. Follow prompts: Approve the amount.



3. Follow prompts: Enter your PIN or provide your signature.



4. Remove your chip card when prompted.



[www.nvboh.com](http://www.nvboh.com)

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# Center Stage

with Aaron Pitcock



Commercial Relationship Manager / AVP

1. First job: *My first "real" job was being a Teller at First Federal Savings Bank.*
2. Three traits that define you: *Loyal, Responsible, Appreciative*
3. Stress reliever: *Traveling and going to see live music. I also like to play golf, but sometimes that just adds more stress!*
4. Most interesting place you've traveled and why: *I've been to New York City many times. Working in banking, I find it really interesting to visit the stock exchange and Wall Street in the Financial District.*
5. Pet peeves: *Disrespect, poor customer service, and "passing the buck"*
6. Best part of the job: *Working directly with entrepreneurial business owners, and hearing the stories about how they started their companies.*
7. If you won the lottery tomorrow: *I would help my family, take a big trip with my close friends, invest the remainder, and always pick up the check.*
8. Something about you that would surprise people: *I once moved from Columbus to Los Angeles, but actually came back to Ohio!*
9. Your favorite place to



## BOWL FOR KIDS' SAKE

On Tuesday, April 19<sup>th</sup> employees from North Valley Bank showed their support for Big Brothers, Big Sisters by taking part in Bowl for Kids' Sake 2016. Together, teams from our Malta Office, South Zanesville Office, and North Zanesville Office raised \$1,767 in donations for the cause!

## FRED O'DELL RETIRES FROM NORTH VALLEY BANK'S BOARD OF DIRECTORS

Our former President and CEO, Fred O'Dell has resigned from our Board of Directors. Fred joined North Valley Bank in January of 2009 as Chief Lending Officer and was appointed President and CEO in 2010. During his time with North Valley Bank it grew in total assets, obtained a 5 star Bauer rating (the highest rating awarded to banks) and also raised two new offices. Fred has served on the Board of Directors for over five years. We wish Fred all of the best in retirement and thank him for all of the hard work he has put into North Valley Bank!

## RICK SCHWABEL RETIRES FROM NORTH VALLEY BANK

After 4 years as our Collections Manager, Rick Schwabel has announced his retirement. Rick was instrumental in developing written policies and procedures that have resulted in the overall improvement of North Valley Bank's asset quality rating. He also streamlined the financial collection process and filing system which has been complimented by external audits. Rick has always been a true team player and an asset to North Valley Bank. Please join us in wishing Rick a happy retirement and all of the best in his future!



## HeartChase

On May 21<sup>st</sup> staff members participated in HeartChase to benefit the American Heart Association. North Valley Bank sponsored Check Point F (Circulation) where participants had to hold hands in a circle, and pass a hula hoop around their team without dropping hands or hoop, three times. We also had a team participate in the challenge and finish 17th! It may have been a cold, rainy day, but the spirit of the event shined through in the enthusiasm of the participants!

- be: *Front row at a Dave Matthews Band concert!*
10. If you could have another job for one day, what would it be: *Buckeye football coach on a Saturday in The Horseshoe against Michigan!*
  11. Personal hero: *My grandmother, who raised me and I still learn life lessons from her to this day.*
  12. One thing you couldn't live without: *Friendship*
  13. Best advice for your 13 year old self: *Be patient, but have a sense of urgency. Treat your family like friends and your friends like family.*
  14. How do you turn around a lousy day: *I visit my grandma in the nursing home. She always makes me laugh, and I remember the importance of each day.*
  15. Your personal philosophy: *Carpe Diem*





2775 Maysville Pike  
Zanesville, Ohio 43701



## COMMUNITY BANKING, FOR YOUR FUTURE...

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



# HELOC *A Home Equity Line of Credit*

A Home Equity Line of Credit, or HELOC, is a line of credit that a homeowner can utilize to pay off debt, make home improvements, fund vacations, college expenses or almost any other reason that they see fit.

The process is simple. The bank will file a mortgage on the homeowner's property as collateral for the loan. The line of credit amount is usually determined by the amount of equity the homeowner has in their property. So the more equity, the larger the line of credit! Historically the bank will start by having the home appraised. They will then take 80% of the appraisal price, subtract off any senior liens to equal a potential line of credit amount. Income and credit are also considered in the approval process.

The bank will issue checks to the borrower to access the funds on a HELOC. The HELOC is originated for 10 years. If the account still carries a balance after the 10 years, the borrower can pay it off or fill out an application for a new HELOC.

It is a convenient way to borrow because the borrower is in total control of accessing the line. Customers can simply write a check off of their HELOC for expenses of any kind (purchase a car, payoff credit card debt, or for home improvements).

Currently we offer a HELOC with no closing costs! A Home Equity Line of Credit is a valuable account for everyone. Contact your local North Valley Bank loan officer to discuss how it can benefit you!