

OFFICES

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MALTA OFFICE | 10 Third Street | Malta, OH 43758 | 740-962-4266

ZANESVILLE OFFICE | 2775 Maysville Pike | Zanesville, OH 43701 | 740-450-2265

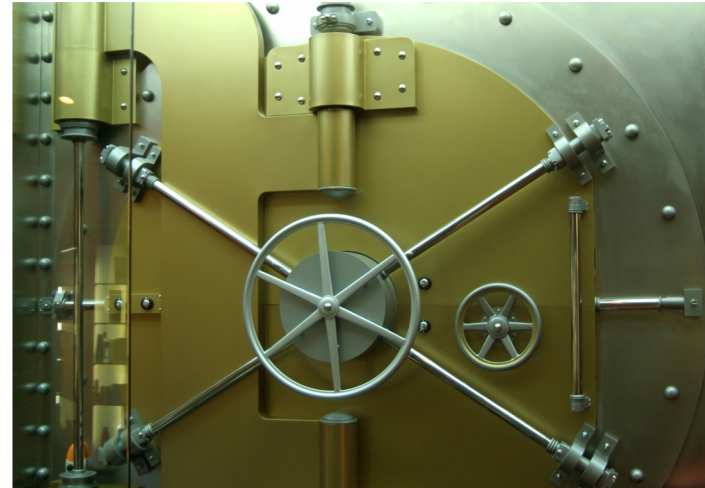
N ZANESVILLE OFFICE | 3636 Maple Avenue | Zanesville, OH 43701 | 740-452-7920

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

**Our Vision: Building Better Communities**

We will build better communities by helping our neighborhoods and small businesses grow and prosper through the delivery of quality financial services.

Our Mission Points:

- ★ We will foster an environment of collaboration, development, opportunity, and recognition for our team members.
- ★ We will build relationships by being trusted advisors and discovering needs to produce a positive client experience.
- ★ We will create long term value for our shareholders through disciplined performance.
- ★ We will serve as good corporate citizens and active leaders in our communities.

Our Pledge: Client Service Experience

We pledge to provide personalized relationships with our clients. Our knowledgeable team will discover their needs in order to deliver customized and flexible banking solutions and advice, creating a positive and value-oriented client experience.

Staff Guidelines:

- ★ All team members of North Valley Bank will take personal responsibility and commit to:
- ★ Determine and meet the needs of our clients in a professional, ethical, and courteous manner.
- ★ Be knowledgeable of products and services, and deliver personalized value-oriented solutions.
- ★ Respond to client inquiries promptly and efficiently.
- ★ Act with integrity and honesty when dealing with clients.
- ★ Collaborate with other team members in order to deliver the best solutions.
- ★ Proactively and effectively communicate with all stakeholders.

FOR YOUR FUTURE**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.

I am pleased to share with you the results of very important work completed by our team and recently approved by our Board. This work defines and lays the foundation for what we value, what we expect, what we are committed to delivering, how we compete and why you should choose North Valley Bank for your financial services. **These are more than words on paper.** These principles and values guide each associate. They align our efforts and activities. They provide the foundation on which we operate and provide the direction and clarity for where we are going. Over time, execution and discipline to these principles will result in a culture of service excellence and high performance. - Jim Nicholson, President and CEO



On August 27, 2016, North Valley Bank held its second annual Dog Day at its North Zanesville Office. The event helped raise money for the Animal Shelter Society and ZPD K-9 Unit.

This year's event featured local pet artwork courtesy of Bob Grayson. Visitors and their animals had their pictures taken at the "Smooch Your Pooch" photo booth and also partook in "Paws Paint a Canvas" which allowed the pets to create their own masterpiece!

The Animal Shelter was on site with 6 week old puppies that were available for adoption. The staff from We Luv Pets were also there to discuss pet health and offer free product samples. A raffle was held for 5 cases of Purina dog food and a \$100 We Luv Pets gift card! For lunch, the North Valley Bank staff grilled hotdogs and gave out chips and a drink.

This event attracted a great crowd of pet lovers who are already excited to see what North Valley Bank has planned for next year!

Center Stage

with Marc Carpenter



Relationship Manager / AVP

1. First job: *Personal Banker with National City Bank*
2. Three traits that define you: *Honest, Efficient, Competitive*
3. Stress reliever: *Fishing*
4. Most interesting place you've traveled and why: *George Washington's home in Mt. Vernon because of its significance and history.*
5. Pet peeves: *Redundancy and lack of communication*
6. Best part of the job: *Interacting with many different walks of life. Just when I think I've seen it all...*
7. If you won the lottery tomorrow: *Of course I would invest it with North Valley Investments!... and travel extensively.*
8. Something about you that would surprise people: *I am the current president of the Franklin Local School Board.*
9. Your favorite place to be: *On the beach.*
10. If you could have another job for one day, what would it be: *The Governor of Ohio.*
11. Personal hero: *My parents. Looking back and understand the 'how' and 'why' makes me appreciate them more today.*
12. One thing you couldn't live without: *Mountain Dew*
13. Best advice for your 13 year old self: *Take the lead and be confident.*
14. How do you turn around a lousy day: *Think about tomorrow.*
15. Your personal philosophy: *You can always learn more by listening.*

CHOOSING A FINANCIAL PROFESSIONAL

There's nothing like doing your homework and being selective.

Provided by Marc Carpenter

When we buy a car or a house, consider a school for our children, or plan our next vacation, what kind of approach do we take? For one thing, we take our time. We shop around and consider our choices.

Yet when it comes to selecting a financial consultant, not everyone takes such care.

MarketWatch.com senior columnist Chuck Jaffe sometimes speaks to audiences on this topic, and when he does, he likes to conduct an informal poll. First, he asks people to raise their hand if they have ever worked with a financial advisor. Many hands go up.

Next, he asks these people to keep their hands in the air if they hired the first financial advisor they met with in their search. Few if any hands are lowered. Then he asks them to keep their hands up if they did a background check on that person before agreeing to work together. After asking that question, Jaffe writes, "I have never had a single hand stay in the air."¹

Credibility and compatibility both matter. When it comes to the "alphabet soup" of financial industry designations, some of them carry more clout than others. Some of the most respected professional designations are Certified Financial Planner (CFP), Chartered Financial Consultant (ChFC) and Chartered Financial Analyst (CFA). These designations are earned only after thorough examinations and a required curriculum of college-level studies in financial planning applications, retirement, insurance and estate planning fundamentals and other topics. Real-world experience must also complement this course of study.

Beyond a financial professional's credentials and designations, you have the matter of compatibility. You don't want to work with someone who insists that you fit into a preconceived box, for you are not simply Investor A, Investor B or Investor C who deserves this or that generic strategy. Better financial professionals really get to know you – and they will not be offended if you make the effort to get to know them.

This is a relationship-based business, and when a financial consultant offers a thoughtfully considered, personalized strategy to a client resulting from one or more discovery meetings, he or she has taken a step to earn the respect and trust of that client. Finer financial professionals abide by a client's preferences and risk tolerance and take the client's values, needs and priorities into account.

How do you "check out" a financial professional? You can visit www.finra.org (the Financial Industry Regulatory Authority) and use FINRA BrokerCheck to see if anything questionable has occurred in their career. If that financial professional is an investment advisor, you can go to the Securities and Exchange Commission and look at that advisor's Form ADV at advisorinfo.sec.gov. Part 1 will tell you about any issues with clients or regulatory agencies; Part 2 will tell you about the advisor's services, fees and investment strategies.²

In addition, AARP offers you a Financial Adviser Questionnaire, and websites like abika.com, paladinregistry.com and advisorbackgroundcheck.com can provide you with further information.

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Citations.

1 – marketwatch.com/story/7-mistakes-investors-make-in-hiring-advisers-2010-05-20 [5/20/10]

2 – sec.gov/investor/brokers.htm [12/5/10]



Malta Bicentennial

This August, Malta brought the community together for its bicentennial! Our Malta Office Branch Manager, Kelly McCoy held the office of Treasurer for the Bicentennial Committee. With a parade, car show, games, food and fireworks, the village came together to celebrate its heritage and long history of success.



2775 Maysville Pike
Zanesville, Ohio 43701



**COMMUNITY BANKING,
FOR YOUR FUTURE...**

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



PetPlex Pet Fair

This fall, North Valley Bank partnered with PetPlex Animal Hospital in Buckeye Lake to hold a Pet Fair! On September 18th, Buckeye Lake and surrounding areas came out for games, food, and fun! Guests at the event could purchase tickets to be used at various booths throughout the pet fair. The booths featured games such as a water balloon toss, a blow-up bounce obstacle course, bowling, and fun fishing. Guests at the event were able to purchase food at Poppy's food truck who donated all of their proceeds to the event.



The face paint and cotton candy booths were by far the favorites! Our own Allison Craig was at the event making balloon animals for the kids! The PetPlex Animal Hospital opened its doors for tours and had the Humane Society set up a booth inside to talk to the public about adoption. The big event that brought the public out was the arrival of The Columbus Zoo. For an hour, The Columbus Zoo was on site with exotic animals which included a penguin and an otter! All funds raised at the event were donated to the Licking County Dog Warden and the Licking County Historical Society. It was a great event with a fantastic turn out that North Valley Bank was excited to be a part of. Look for a repeat of this event next year when we hold the 2nd Annual PetPlex Pet Fair!