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.

2017 FEDERAL HOLIDAYS AND CLOSINGS

NEW YEARS DAY
TUESDAY, JAN 2

MARTIN LUTHER KING JR. DAY
MONDAY, JAN 16

PRESIDENTS' DAY
MONDAY, FEB 20

MEMORIAL DAY
MONDAY, MAY 29

INDEPENDENCE DAY
TUESDAY, JULY 4

LABOR DAY
MONDAY, SEPTEMBER 4

COLUMBUS DAY
MONDAY, OCTOBER 9

VETERANS DAY
FRIDAY, NOVEMBER 10

THANKSGIVING DAY
THURSDAY, NOVEMBER 23

CHRISTMAS DAY
MONDAY, 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

NORTH VALLEY BANK

CYBERSECURITY

As you may know, cybersecurity is an ongoing hot topic in the world of banking. Protecting yourself and your information is crucial to your online safety. It only takes one wrong click of the mouse to have your confidential information stolen and used or held for ransom. Below is a list of do's and don'ts that you can implement to help protect yourself and your personal information:

DO use passwords that include a mix of upper and lower-case letters, numbers, and special characters.

DON'T use names/numbers of your dog, family members, street address, birthdates, or anniversaries. Those passwords are easily accessible via social media.

DO take advantage of dual authentication. Many web sites offer dual authentication such as a token, PIN, or even user-selected security images that you will recognize upon login.

DON'T use only a username and password when other options are available.

DO maintain a list of passwords in a secure place and change them at least quarterly.

DON'T keep the same passwords without changing them.

DO use cloud data systems to upload and share non-confidential data.

DON'T trust friends, family, or associates to use your personal computer when you are not present.
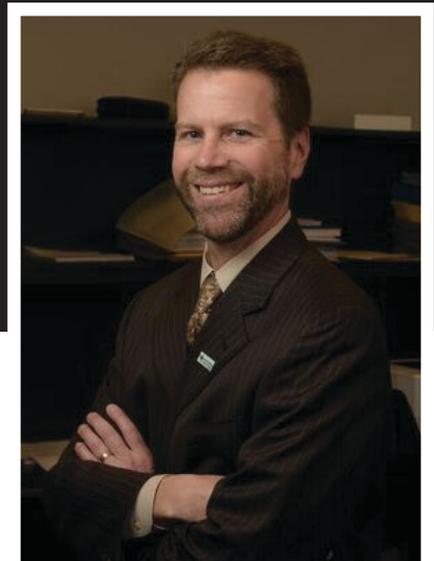
DO back up data onto removable media and store in a secure place.

DON'T assume someone else has the responsibility to maintain and protect your data.

DO check e-mails carefully to ensure that it is from a valid address.

DON'T click links in emails from unknown senders. They usually lead to malicious web sites that load malware onto your computer.

Center Stage with Chris Olney

1. First job: I assembled and delivered baby furniture for a children's store called the Tree House.
2. Three traits that define you: Patient, respectful and silly.
3. Stress reliever: Watching reality TV.
4. Most interesting place you've traveled and why: Chicago. I was a chaperone for my daughter's eighth grade class trip, so I got to spend a lot of one-on-one time with her.
5. Pet peeves: Unnecessary use of the word literally.
6. Best part of the job: Getting to work as part of a team.
7. If you won the lottery tomorrow: I'd invest it all with Marc Carpenter.
8. Something about you that would surprise people: I got to be on the 50 yard line for the coin toss at an OSU football game. Oh, Tom Selock was there too.
9. Your favorite place to be: My house.
10. If you could have another job for one day, what would it be: Head football coach at The Ohio State University.
11. Personal hero: My mother.
12. One thing you couldn't live without: Bacon.
13. Best advice for your 13 year old self: It's OK to make a mistake, just be sure you learn from it.
14. How do you turn around a lousy day: Think about fun times spent with my family.
15. Your personal philosophy: If you're worried about something, do something about it. If you can't do anything about it, stop worrying.

Chris Olney / SVP / CCO

NORTH VALLEY BANK PROMOTIONS

JESSE ROLLINS

It is with great pride that we announce the promotion of Jesse Rollins to the position of Business Development Officer. Jesse is a 1999 graduate of Washington State Community College with a degree in Marketing. With an expansive career in banking, including over 18 years of experience, Jesse has shown great leadership in his previous role as Branch Manager of our North Zanesville office and has become a great asset to our institution. Jesse will remain at his home office on Maple Avenue where customers have grown to rely on him for their personal and commercial banking needs. Please join us in congratulating Jesse on his new role.

CHAD TYSON

We are also pleased to announce that Chad Tyson has been promoted to the position of Branch Manager at our North Office. Chad graduated from Ohio University in 2006 with a degree in both Economics and History. He joined the North Valley Bank team in March of 2013 as the Assistant Branch Manager of the North Office and now has 11 years of banking experience. Chad is well known in Zanesville for the quality of customer service that he brings to his clients and his excellent leadership skills to his team on Maple Avenue. Join us in congratulating Chad on his promotion.

Happy St. Patrick's Day!

Happy Valentine's Day!

<<Full Name>>
<<Business>>
<<Address Line 1>>
<<Address Line 2>>
<<City>> <<State>> <<ZIP Code>>

LOCAL BANKING, FOR YOUR FUTURE...

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

Member FDIC   EQUAL HOUSING LENDER

DEBIT/ATM CARD SAFETY TIPS

- Always protect your Debit/ATM card and keep it in a safe place, just like you would cash. No one should have access to the card but you.

- Keep your Personal Identification Number (PIN) a secret. Never write it down anywhere, especially on your card.

- If you receive a call, supposedly from your bank or possibly the police wanting to verify your PIN, do not give that information to the caller. Immediately notify your bank if it is lost or stolen.

USING AN ATM

- Be aware of your surroundings, particularly at night. If you observe or sense suspicious persons or circumstances, do not use the machine at that time.

- Have your Debit/ATM card ready and in your hand as you approach the ATM. Use your other hand or body to shield the ATM keyboard as you enter your PIN into the ATM.
- Do not count or visually display any money you receive while still at the ATM. Immediately put your money into your pocket or purse and count it later.

- If you are using a drive-up ATM, be sure the passenger windows are rolled up and all doors are locked. If you leave your vehicle and walk to the ATM, lock your car and make sure that the ATM is in an area that is well lit. If the lights at the ATM are not working, do not use it.

TOP 3 MISTAKES WHEN USING YOUR CREDIT CARD:

1. Saving passwords: People are unknowingly making themselves more susceptible to cybercrime by checking the "save" box when asked if they would like to save their passwords. Just like anything else, if your computer is infected, anything you save on your computer is susceptible to being stolen.

2. Not checking credit card bills closely: It's easy for a hacker to use your card in small amounts over time that will cost you big in the long run. Always check your statements to be sure they are legitimate charges.

3. Letting your credit card out of your sight: Skimming is a common crime that criminals use with a small device that can easily be disguised. ATMs, restaurants, and retail stores; it can happen almost anywhere. It's critical that you make it a habit to check your accounts every day and report any questionable charges immediately.