

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.

FALL 2017 | ISSUE 8

CYBER SECURITY MONTH

North Valley Bank is proud to announce its partnership with the National Cyber Security Alliance and the U.S. Department of Homeland Security to become a Champion of National Cyber Security Awareness Month. We join a growing global effort among businesses, government agencies, colleges and universities, associations and nonprofit organizations to promote online safety awareness.

In the month of October, watch for tips on everything from protecting your personal information from malware to information about spam and phishing schemes on North Valley Bank's social media!

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



FINGERPRINT AUTHENTICATION

Signing into your mobile banking just got more secure. Instead of using your password, you can now enroll in fingerprint authentication and sign in by using your fingerprint! The steps to sign up for fingerprint authentication are simple:

- Log into the NVB app and go to “Mobile Services”.
- Next, go to “Manage Fingerprint” and choose “Fingerprint Enrollment”.
- Finally, enter the name of your device along with your user ID and password.

The next time you log into the NVB app after completing these steps you will be prompted to enter your user ID and then complete the sign in process by using your ‘Touch ID’. Questions? Call our Deposit Operations team for answers!

PAPER STATEMENT FEE

Starting September 1st, all consumer deposit accounts will include a \$2 fee to receive paper statements in the mail. This fee can be easily waived by signing up for e-statements. Go to our website (www.nvboh.com) and choose the ‘Services’ tab. Then click on “Online and Mobile Services” to find step by step instructions on signing up for e-statements!

AG TEAM TESTIMONIAL



The following was an email send out by Brenda Arnold, who is the Products & Services Manager at OBL (Ohio Bankers League) to bankers in the Ohio area:

“I’ve mentioned before that I grew up “in the country” in Apple Creek, Ohio. We were surrounded on three sides by Amish families. We loved playing baseball and hide & seek outside for hours on end with them; and they loved sneaking inside to watch half an hour or so of cartoons with us. It seemed like a great trade-off and we learned a lot from each other.

One thing I did NOT learn from them was what pigs really looked like. None of the surrounding Amish families had pigs. Sure they had horses, dairy cows, goats, chickens...but no pigs. It wasn’t until I was in grade school and attended the Wayne County fair that my vision of what a pig looked like was ripped apart at the seams. I always envisioned a pink shiny cute pig in my young brain. I suspect one similar to Wilbur from Charlotte’s Web.

The first pig I saw IRL was huge and muddy with bristly hair barreling down a shoot. I honestly almost wept with disbelief. And if memory serves me correctly, my father had to buy me a corn dog to calm me down. Now that I’m older and wiser, I’m no longer one to judge a pig by its cover...mostly because they’re delicious.

During the recent OBL Ag Lending Conference, I got to know a lot of our Ag lenders on a more personal level including what they do in their communities. Julie Paxton and Shelly Axline from North Valley Bank had to leave the Ag Lending Conference early and of course I questioned them as to why. Was it a meeting at the bank? Did they have something going on personally? Either of these would have been fine excuses. But the excuse I got may be the very best reason I’ve heard to date for an early departure from an OBL event. These heroes had to hustle back to the Perry County fair to buy some livestock...specifically a pig.

The intro picture is their winning bid in partnership with other local businesses to purchase the 2017 Perry County Grand Champion Market Hog shown by Dylan Emmert. I guess the moral of this story is, ag lenders are a pretty cool group of bankers and I know better than to judge anything by how it looks on the outside anymore.”

TREASURY MANAGEMENT SERVICES

At North Valley Bank, we understand that the more efficient your business is, the more profitable it becomes. That is why our team offers specialized services to impact your bottom line and enhance your financial situation. Take a look, and see how our Treasury Management services can help your business.

Business Online Banking – Spend time running your business, not making trips to the bank. North Valley Bank's online banking platform is the first step to an improved banking experience. Check balances, transfer funds, view your statements, and pay bills with business bill pay – all in one place.

Remote Deposit Capture – Deposit checks into your account without ever leaving the office. Remote Deposit Capture helps you bank on your own schedule and reduces costly trips to one of our branches. This secure service is extremely popular among businesses with multiple or remote locations, as well as businesses with a high volume of incoming checks. If you only deposit about ten checks per week, another solution for your business is Mobile Deposit Capture, available through the North Valley Bank app.

Merchant Services – Through our partnership with FiNet, a payment solutions provider, we offer several ways for your business to securely accept payments at competitive rates with state-of-the-art hardware. Our options include: counter top terminals, complete point-of-sale systems, mobile card readers, and online or cloud based options. We'll even provide a free cost-comparison to your current services.

Automated Clearing House (ACH) – Stop writing all of those expensive checks and pay your employees or vendors with electronic ACH transactions. ACH origination can also speed up your receivables by electronically collecting payments owed to you. Most importantly, ACH transactions are an efficient, time-saving option to securely transact business.

Positive Pay – Reduce your exposure to check fraud with Positive Pay, a service that compares checks clearing your account on a daily basis against a list of checks you have uploaded to our system. If anything looks suspicious, you will be notified and prompted to pay or reject the item in question. This service will be available to our business customers in November 2018.

At North Valley Bank, we value the partnerships we have forged with local businesses, and it is our hope to improve your banking experience and help you succeed in all that you do. Your success equates to a stronger, better community; and building better communities is what we strive to do at North Valley Bank. Please feel free to give us a call at (740) 450-2265, or stop in to any of our locations to learn more about our secure and efficient Treasury Management solutions.

-Written by Jesse Martin, Treasury Management Specialist



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BUILDING BETTER COMMUNITIES

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Becky Shockley

Assistant Branch Manager - Malta Office

1. First job: In high school I worked at Smith's Shake Shop as a waitress/cook/dishwasher all at the same time!
2. Three traits that define you: Cheerful, Compassionate, Determined
3. Favorite thing about your community: I love that everyone knows everyone and when tragedy strikes our community is awesome about coming together to help each other out.
4. If you could learn to do anything, what would it be: Brain Surgeon- I would really like to know what's going on in there.
5. Pet peeves: Rudeness- It's just not necessary.
6. Best part of the job: The people I work with! I love our team. I love helping people and making a difference.

7. If you won the lottery tomorrow: Go on a very long vacation.
8. Something about you that would surprise people: I love to clog dance and still perform from time to time.
9. Most interesting place you've traveled and why: When I was 13 I travelled to Seville, Spain with my dance team "Darla's Dancers" and performed at The World's Fair.
10. One thing you couldn't live without: My children
11. Best advice for your 13 year old self: Always be confident and never settle for less than you deserve.
12. How do you turn around a lousy day: Find a little humor in any situation. It could always be worse!
13. Favorite Quote: "The key to happiness is letting each situation be what it is instead of what you think it should be".