

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.

WINTER 2018 | ISSUE 9

2018 FEDERAL HOLIDAY CLOSINGS

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New Year's Day
Monday, Jan 1

Martin Luther King Jr. Day
Monday, Jan 15

Presidents' Day
Monday, Feb. 19

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

Labor Day
Monday, September 3

Columbus Day
Monday, October 8

Veterans Day
Monday, November 12

Thanksgiving Day
Thursday, November 22

Christmas Day
Tuesday, 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 has heard the expressed need to better serve our customers. Therefore, we are proud to announce North Valley Investment Partners.

With 4 dedicated investment professionals and over 72 years of experience, we have expanded our financial service capabilities. Our Trust and Estate planning capacity can provide you with trustee services that help you control your assets later in life. Most commonly, we help address generational issues in regard to blended families, special needs dependents, and final asset disposition. We will do this as part of your full financial plan consisting of properly identifying investments that help meet your long term goals. This planning integrates your retirement goals as part of a customized financial plan that encompasses disability and long-term care options.

Additionally, we can also help to manage your specialized strategies for philanthropic and charitable giving or assets gained from recent gas and oil activity.



North Valley Investment Partners (L to Right)
Wayne Wycoff, Chad Tom, Marc Carpenter, Bryan Bonkowski

So as you are planning for retirement, managing inheritance, and estate issues, or investing in your families future, please contact us at 740-450-2265 or visit us at www.northvalleyip.com to inquire how we may serve you.

North Valley Investment Partners capabilities and services:

- Trust & Estate Planning
- Full Financial Planning
- Investment Planning
- Retirement Planning
- Insurance Planning
- Philanthropic & Charitable Giving Planning

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Wayne Wycoff and Chad Tom are investment advisor representatives with and offer advisory services through Stratos Wealth Partners, Ltd., a registered investment advisor. Marc Carpenter is an investment advisor representative with and offers advisory services through LPL Financial, a registered investment advisor. North Valley Investment Partners, Stratos Wealth Partners and LPL Financial are separate and unaffiliated entities. LPL Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.

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|-------------------------|---|-----------------------|
| Not FDIC Insured | No Bank Guarantee | May Lose Value |
| Not a Deposit | Not Insured by any Federal Government Agency | |

Financing Rural Communities

Weather, commodity markets and ever changing technology are stressful, but finding a financial partner for your full or part-time farm operation can feel like an overwhelming task. Understanding these stresses and providing financial solutions is what we know how to do. Our Ag Lending Specialists will get to know you, your farm operation, and your goals to provide products and services that will help your business move forward. Loans for the purchase or refinance of real estate, equipment, livestock as well as operating needs are tailored specifically for your farm operation with payments structured to mirror cash flow and marketing strategies with terms to reflect long term initiatives.

We participate in USDA/Farm Service Agency Lending Programs, offering loan options with low to no money down, extended terms and competitive pricing. The Beginning Farmer Program offers farm real estate financing options for individuals with less than 10 years farm management experience with fixed interest rate options and discounted fees. This program is an ideal option for succession planning and transferring farm real estate to the next generation.

Country Living Loans are also available for individuals who are purchasing or refinancing a larger parcel of land or hobby farm. Financing five to twenty-five acres is no problem with low down payment requirements and no additional mortgage insurance payment. Own more than twenty-five acres...we have creative solutions to accommodate that as well.

Let us get to know you so we can work together on your future. You'll be surprised at what we can do.

-Written by Julie Paxton, CLO/SVP



Julie Paxton, CLO/SVP



Shelly Axline, AVP/BDO

AG LOAN SPECIALISTS

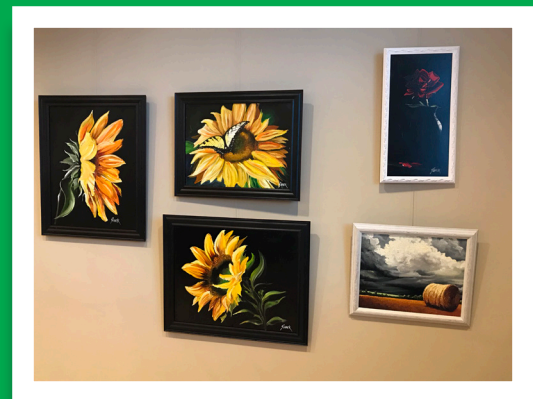
ART exhibit



Jeff Shackelford was the featured artist for our North Office's 4th quarter art exhibit with his bold paintings featuring everything from buildings to sunflowers.

Starting in January we will be able to bring the quarterly art exhibits to our South Zanesville Office too! Stop by the office at the beginning of the year where we will be featuring the artwork of South Zanesville resident Judy Ivoska. Judy paints with oils and her work is centered on flowers and country churches with a traditional feel.

The North Office will feature up and coming artist Raymond Ramos for 2018's first quarter. Raymond is known for his bold paintings of older musicians such as BB King and Ray Charles. Raymond won 'Best of Show' at the 2017 arts festival in Zanesville for his painting of rock star Janice Joplin and recently received the Rona Bucci/Dr. Charles Dietz art award.





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BUILDING BETTER COMMUNITIES

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Amy Froelich

VP/ Deposit Operations & Compliance/ BSA Officer

- 1. First job:** Life Insurance Company
- 2. Three traits that define you:** Considerate, Friendly and Fair
- 3. Stress reliever:** Shopping
- 4. Most interesting place you have traveled and why:** The Grand Canyon. It is so much more spectacular than anything you see in pictures/movies/television and simply an amazing, vast and beautiful space.
- 5. Pet peeves:** People that do not follow through on their word and take advantage of others.
- 6. Best part of the job:** Knowing that North Valley is providing a valuable service to the people within the Community and contributing to their successes with all the supportive programs we are involved with
- 7. If you won the lottery tomorrow:** I would love to travel and see all that amazing places this big world has to offer. Also, and more importantly, provide assistance to my family members to help make their lives as stress free as possible. Lastly, provide ongoing support to both the homeless shelter(s) and animal shelters within the area. So many individuals and animals locally are struggling on a daily basis.
- 8. Something about you that would surprise people:** I love sports (not Hockey or Nascar) but most everything else
- 9. If you could learn to do anything, what would it be and why:** Learn the art of photography – to help capture best all those awesome moments life throws your way.
- 10. If you could have another job for one day, what would it be:** Food Critic
- 11. Song you could listen to on repeat:** Ok because it is impossible to pick just one: John Mayer "Waiting on the world to change", The Beatles "Let it be" and "Hallelujah Song" any version.
- 12. One thing you couldn't live without:** Coffee
- 13. Best advice for your 13 year old self:** Always pursue that path that will make you happy regardless of what other's think will make you happy.
- 14. How do you turn around a lousy day:** Remind myself to stop and take a breath and realize that most situations are not as bad as we make them out to be and there are so many things to be thankful for and to put everything into perspective as it relates to the bigger picture.
- 15. Favorite Quote:** *Life is so unpredictable be grateful for every moment.*