

Additional Services

North Valley Bank has a variety of account options to fit your life.

Overdraft Services (per item)	
Returned	\$30.00
Paid	\$30.00
Overdraft Protection	
Transfer from Savings (per item)	\$5.00
Returned Deposited Item	\$15.00
Stop Payment	\$40.00
Automatic Teller Machine	
NVB or Money Pass®ATM Usage	No Charge
Card Replacement	\$5.00
Non-NVB ATM Usage	\$2.00
Bank Check Services	
Money Order (up to \$3,000.00)	\$2.00
Cashier's Check	\$4.00
Wire Transfer	
Out-going	\$20.00
In-coming	\$15.00
Account Research	
Hourly Rate (first 15 minutes free)	\$20.00
Account Activity Report	\$1.00
Account Reconciliation Assistance (per statement)	\$5.00
Reproduction Checks & Deposit (per document)	\$5.00
Night Depository Bags	
Locked Bags	\$20.00
Unlocked Bag	\$5.00
Key Replacement	\$5.00
Tax Levy/Garnishment Processing	\$100.00

Business Online Banking Fee Schedule

Business Online Banking With Cash Management \$10.00/Month

Balance Reporting	
Transfer Funds Among NVB Accounts	
Returned Deposit Item Reporting	
E-Statements	
Check Images	
Bill Payment	

Additional Modules:

Account Reconciliation	\$5.00/Month
ACH Origination Module	\$5.00/Month
Each Additional User	\$2.00/Month

ACH Origination Module Activity Fees

Per File Origination	\$5.00/Month
Per ACH Transaction Originated	\$0.10/Month
Per ACH NOC Transaction Reported	\$0.25/Month
Per Incoming ACH Addenda Reported	\$0.10/Month
Per Incoming ACH EDI Transaction Reported	\$0.10/Month
Per ACH Return Transaction Reported	\$7.50/Month

Coin & Currency Services (5¢ per Roll Coin & 30¢ Per Currency Strap)

Locations

5 Convenient Locations To Serve You Better



South Zanesville Home Office

2775 Maysville Pike
Zanesville, Ohio 43701
Phone: 740.450.2265
Fax: 740.450.2120

North Zanesville

3636 Maple Avenue
Zanesville, Ohio 43701
Phone: 740.452.7920
Fax: 740.452.7940

Corning Branch

112 North Valley Street
Corning, Ohio 43730
Phone: 740.347.4355
Fax: 740.347.4967

Malta Branch

10 Third Street
Malta, Ohio 43758
Phone: 740.962.4266
Fax: 740.962.3076

Buckeye Lake Branch

5245 Walnut Road
Buckeye Lake, OH 43008
740.527.2244
Fax: 740.527.2716

ONLINE BANKING

Convenient Banking...
Anytime, Anywhere.



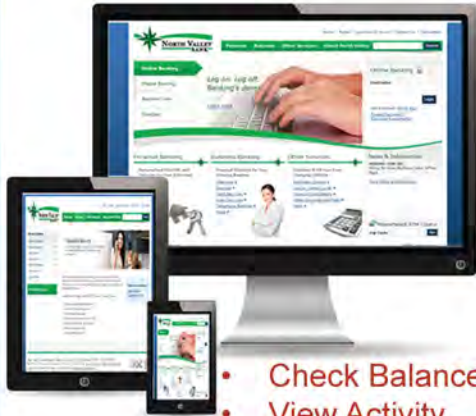
www.NVBOH.com



Save time for the more important things...
BANK ONLINE!

Online Banking

Bank Anywhere, Anytime



- Check Balances
- View Activity
- Transfer Funds
- Make Payments
- View Check Images
- Schedule Transfers
- Request Stop-Payments
- Access Personal Financial Management Tool

Our online banking services allow you the flexibility to complete your banking transaction when and where it's convenient for you. Online account activity, transfer funds, view check images and even make your North Valley loan payment. And best of all North Valley's Online Banking is FREE for all personal accounts!

Bill Pay

Pay Your Bills Online

With free Bill Pay, you don't have to spend time writing checks, making extra trips to the mailbox or standing in line at the post office. Think of the money you could save on postage! Pay businesses and individuals like your utilities or your landlord.

Schedule recurring payments in advance.

Receive electronic versions of your paper bills from common service providers.

In addition, a notification that you have received an e-bill in your online banking account can be sent automatically to any email address that you choose.

You can view balances, transactions, and other statement information in your e-bill and then you can pay and print it...
From One Location!

E-Statements

Sign Up & Get \$5

When you sign up today to receive your statement online, we will give you \$5. Save paper, postage and time by accessing your statements online at your convenience. And the best part, We Pay You*!

We will notify you by email when your statement is ready. Just log-in and securely view and print your FREE E-Statement.

Need to look at a previous statement? No more searching through overstuffed filing cabinets; you will have access to your last 18 months of statements online.



Charges may apply for Business Banking Customers. Please refer to your online banking agreement for further information.

**Some Restrictions Apply New Registration Only. Please contact your local branch for details.*