

# FREE REWARD CHECKING

With **free** ATMS Nationwide\*



**EARN** base rate  
**0.05%** APY\*  
if requirements are not met

or

bonus rates  
**1.25%** APY\*  
on your balance of \$0-\$25,000  
**0.30%** APY\*  
on your balance over \$25,000

**Open NOW**



## NODAWAY VALLEY BANK

**the right bank.™**

**no minimum balance**  
**no monthly fees**  
**FREE ATMs Nationwide\***

- Bonus Rate Requirements per qualification cycle:**
- 1 10 posted and cleared Debit Card transactions
  - 2 One posted and cleared Direct Deposit or ACH Auto payment
  - 3 Receive Electronic Statement

**St. Joseph**  
**816-364-5678**

**Savannah**  
**816-324-3158**

**Mound City**  
**660-442-3131**

**Maryville**  
**660-562-3232**

\* 1.25% Annual Percentage Yield (APY) paid on balances between one penny and \$25,000, and 0.30% APY paid on all amounts above \$25,000 each qualification cycle the minimum requirements are met. If you do not meet the requirements per qualification cycle, your account will still function as a free checking account earning 0.05% APY, however, it will not receive ATM surcharge fee refunds (up to \$25) for that cycle. Rates accurate as of April 21, 2012. We may change the interest rates and corresponding APY's at any time. No Minimum Balance Required, however you must deposit a minimum of \$50 to open this account. Available to Personal Accounts only. No monthly service charge. Fees may reduce earnings.

# **Frequently Asks Questions about **FREE Reward Checking****

## **How are the tiered interest rates calculated?**

If the three requirements are met, the first \$25,000 earns the bonus interest rate, while all balances over that amount earn 0.30% APY. If the requirements are not met, the account functions as a free checking account with unlimited transactions, earning 0.05% APY. There is no minimum balance requirement. The base and bonus rates may change at the bank's discretion.

## **How are the debit card transactions tracked?**

The FREE Reward Checking qualification cycle will end around the 20th of each month, but may end earlier due to weekends and holidays. The ten qualifying debit card transactions and one ACH payment **must post and clear by the night before the qualification cycle ends.**

Therefore, *we recommend* that the 10 required debit card transactions and ACH be originated by the 15th of each month. (ATM transactions do not count.)

## **How are ATM refunds obtained?**

If all three requirements are met, all transaction surcharge fees within the United States will be automatically refunded up to \$25 per statement cycle. Only NVB ATM fees will be refunded on transactions outside the United States.

## **Will failing to meet the requirements during one qualification cycle prohibit qualifying for rewards in subsequent months?**

No, each qualification cycle represents a new qualification period. Excess transactions cannot be "carried forward".

## **Is it necessary to own a computer in order to have a FREE Reward Checking account?**

No, as long as you have a valid e-mail account. Free e-mail accounts are available through several web sites. Public libraries have internet access. Hotmail and Yahoo are two free e-mail service companies.

## **Must the electronically generated statement be viewed online in order to qualify for rewards?**

No, however, you must provide a valid e-mail address for us to send a statement and you must log in to NVB Online at least quarterly in order to maintain an active internet banking relationship.

## **May an existing account number, check supply and ATM/Debit Card be used for a FREE Reward Checking account?**

Yes, there is no requirement to change account numbers, however, your qualification cycle may change.

## **May a customer have more than one FREE Reward Checking account?**

Yes.