

## Overdraft Privilege<sup>SM</sup>

We recognize that for a variety of reasons, customers occasionally overdraw their checking accounts. Rather than automatically returning unpaid any non-sufficient funds items, Nodaway Valley Bank will consider, without obligation on our part, payment of reasonable overdrafts on certain eligible\*\* personal and household accounts under our Overdraft Privilege<sup>SM</sup> service. This discretionary courtesy is generally limited to an \$800 maximum overdraft on personal checking accounts. Normal overdraft fees will apply to any paid items.

\*\* For additional information, please consult any personal banking representative or the Overdraft Privilege brochure.

### ATM Access

No fee for use at Nodaway Valley Bank affiliated ATMs.

- \$1.50 for withdrawal at other machines.
- \$1.50 for balance inquiry at other machines.
- \$7.50 replacement card
- \$1.00 for a denied transaction at other machines

### Other Services

- Money Order.....\$4.00
- Cashiers Check.....\$5.00
- Visa® Gift Card\*.....\$4.95
- Visa® Travel Card\*.....\$9.95
- \* Monthly inactivity fee, if unused  
    for 12 months .....\$2.95
- Visa® Reloadable Card.....\$9.95

### Special Checking & Savings Account Fees

- Stop Payments ....\$25.00 each check or debit
- Insufficient Funds \$27.00 each check or debit
- Overdrafts .....\$27.00 each check or debit
- Return Item Charge..... \$4.00 each check
- Outgoing domestic wire transfer.....\$15.00
- Incoming domestic wire transfer.....\$7.50

## NVB Telebank

FREE 24-Hour, 7 Days a Week Automated Banking Information Service from the nearest touch-tone telephone. Call Nodaway Valley Bank any time for this confidential information and services:

### Account Information

- Current balance and amount of last deposit to any account.
- Most recent checks and deposits or all transactions.
- Pending transactions.
- Information on a specific check.
- Current balance and interest information on CDs.
- Current balance and payment information on loans.
- Current interest and payoff information on loans.

### Account Services

- Transfer funds.
- Loan payment and future value calculators.
- Check verification to see if a check will clear.

### NVB Telebank

#### 24-HOUR BANK INFO LINE

Please have your account numbers ready when calling.

Maryville	660-562-7272
Mound City	660-442-2000
Savannah	816-324-6868
St. Joseph	816-364-4455
Toll Free	877-217-4683

First Time Callers:

Please have your Social Security Number.



**NODAWAY VALLEY BANK**  
the right bank.™

*Serving Northwest Missouri from these convenient locations.*

*\*Drive-up ATMs*

#### MARYVILLE

3rd & Main Street\*  
1303 S Main\*

#### MOUND CITY

614 State Street

#### SAVANNAH

301 S US Hwy 71\*

#### ST. JOSEPH

4001 N Belt Hwy & Cook Road\*  
402 N Belt Hwy & Faraon Street\*  
1302 S Riverside & Mitchell Avenue\*  
6304 King Hill Avenue\*

### NVB Customer Support Center

For personal banking assistance from experienced on-site NVB personnel

Maryville	660-562-3232
Mound City	660-442-3131
Savannah	816-324-3158
St. Joseph	816-364-5678
Toll Free 877-217-4NVB (4682)	

HOURS:

7:30 a.m.-5:30 p.m. Monday-Friday  
8:00 a.m.-noon Saturday

# PERSONAL CHECKING & SAVINGS ACCOUNT PLANS



**NODAWAY VALLEY BANK**

the right bank.™

[nvb.com](http://nvb.com)

## Premium Checking Accounts That Pay Interest\*

### Free Reward Checking<sup>1</sup>

- \$50 minimum opening balance.
- Unlimited transactions with no balance requirement.
- Online monthly statement.
- Interest paid on all balances.
- Earn "Bonus" Rate and refunded ATM fees when requirements are met.

### Interest Checking<sup>1</sup>

- \$100 minimum opening balance.
- Unlimited transactions at no cost with \$500 minimum daily balance or \$1,000 average daily balance, otherwise \$8.00 per statement period.
- Daily collected balance required to earn interest: \$500.
- Higher balances earn higher rates.
- Imaged checks returned with monthly statement.

## Traditional Checking Accounts

### Regular Checking

- \$100 minimum opening balance.
- Unlimited transactions at no cost with \$400 minimum daily balance or an average daily balance of \$1,000, otherwise \$5.00 per statement period.
- Imaged checks returned with monthly statement.

### FREE Checking

- \$50 minimum opening balance.
- Unlimited transactions with no balances required.
- Monthly statement.
- If the account balance falls below \$100 with no account activity for 12 months, a monthly service charge of \$5 will be assessed.

### NVB First Step Checking Account

If you have experienced a hardship that caused a problem with your checking account, or been denied a checking account because a previous checking account closed with a negative balance you may be eligible for an NVB **First Step Checking Account**. Ask a personal banker for details or see the **First Step Checking** brochure.

## NVB Debit Card

Works as an ATM card or a personal check at any of the 12 million locations worldwide where MasterCard is accepted. For additional information, see the **NVB Debit Card** brochure. Ask any personal banker for an application.

## Investment Account Plans

### Money Market Account

- \$1,000 minimum opening balance.
- Higher balances earn higher rates, paid monthly.
- Daily collected balance required to earn interest: \$500.
- Withdrawals limited by Federal Regulation to 6 per statement period. A \$4 fee will be assessed on each additional withdrawal.\*\*
- Imaged checks returned with monthly statement.\*\*
- If the average account balance falls below \$1,000\*\*\* for the monthly cycle, a \$10 fee will be assessed.

### RATE MAX Money Market Account

- \$100 minimum opening balance.
- Competitive interest rates on higher balances.
- Daily collected balance required to earn interest: \$1,000.

\*\*These features also apply to the RATE MAX Money Market Account.

\*\*\* \$10,000 on RATE MAX Money Market Account.

### Savings Account

- \$50 minimum opening balance.
- Interest paid on all collected balances.
- Withdrawals limited to 6 per month. Additional withdrawals are \$2.00 each.
- If the average account balance falls below \$100 in a month, a \$3 fee will be assessed.
- If account balance falls below \$100 with no account activity for 12 months, a monthly service charge of \$5 will be assessed.
- "Young Savers" under age 18 may open an account for \$25. There are no minimum balance requirements.

## Certificates of Deposit

- Maturities of 14 days to 60 months.
- Minimum deposit \$500.
- A penalty may be imposed for early withdrawal.

## NVB Online

From any computer equipped with a current version of Internet Explorer or Netscape customers may access their accounts through our website at **NVB.com** and view balances and recent activity, transfer funds between accounts and download information to personal financial management programs, all at no charge. Optional bill payment service available at no charge. Applications are included in the Internet Banking Service brochure, or online at **NVB.com**. Try our demonstration sites.



The Ambassadors is an exclusive Nodaway Valley Bank group for customers over age 50. Ambassador members are invited to participate in ongoing activities including group travel and social functions.

Ambassador members also enjoy the following discounted banking services:

- Free Personalized Check Order.
- Discounted Safe Deposit Box
- Money Orders, Cashiers Checks and Notary Service.
- Photocopies.
- NVB Debit Card.
- Ask any personal banking representative for details on how to join.

\* Under Federal Banking Regulation DD, you are entitled to a complete account disclosure, which is available from a personal banking representative upon request.