



**NODAWAY
VALLEY
BANK**

the right bank.

*Serving Northwest Missouri from
these convenient locations.*

**Drive-up ATM's*

MARYVILLE

Third & Main Street
209 North Buchanan (drive-up only)*
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*
1701 S Belt Hwy*
1302 S Riverside & Mitchell Avenue*
6304 King Hill Avenue*

** Drive-Up ATM's*

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

FIRST STEP CHECKING ACCOUNT PLAN



**NODAWAY
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nvb.com

First Step Checking Account

Nodaway Valley Bank believes that people sometimes need and deserve more than one chance to get on solid financial footing. 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 and you would like to re-establish a banking relationship, Nodaway Valley Bank's new **First Step Checking Account** plan is a good place to start.

First Step Checking offers unlimited check-writing privileges, a monthly statement so you may balance your account and a Debit card for a flat monthly fee of \$8 (reduced to \$6 when you notify the bank that your paycheck is automatically deposited) – all from a bank that wants to help. Plus, if the account is maintained without any non-sufficient funds checks for 12 months,* you have the option of moving into another NVB account plan. Take the first step toward smart personal financial management.

First Step Checking Account features

- \$50 minimum opening balance
- Unlimited transactions with no minimum balance requirement
- Debit card furnished at no charge with standard ATM access and limited POS access
- Monthly statement
- Internet and Telebank access to account information
- Flat monthly service charge of \$8, which will be reduced to \$6 with automatic payroll deposit (*customer must verify*)
- After 12 months of satisfactory performance (no NSF checks), customer may elect to convert the account to another NVB checking account plan.

* There are no "overdraft privileges" associated with this checking account plan. The bank will return any check or debit item presented against non-sufficient funds.