

Select the Checking Account Plan That Suits Your Needs



NODAWAY VALLEY BANK the right bank.™

CHOOSE FROM	FEATURES	OPENING BALANCE	MAINTENANCE FEE AND MINIMUM BALANCE REQUIREMENTS	ADDITIONAL BENEFITS
FREE REWARD CHECKING *	Earn CD-like rates plus free nationwide ATM service when certain requirements are met.	\$50	No monthly maintenance fee or minimum balance requirement.	<ul style="list-style-type: none"> • FREE complimentary first check order • Electronic statement with check images • Interest paid on all collected balances
INTEREST CHECKING *	An account plan for customers who like to earn interest on extra funds in their checking account without being subject to activity requirements.	\$100	No monthly maintenance fee with \$500 minimum daily balance or \$1000 average daily balance. Otherwise, \$8 per statement period.	<ul style="list-style-type: none"> • FREE complimentary first check order • Monthly statement with check images • Higher balances earn higher rates
REGULAR CHECKING*	A traditional checking account plan for customers who want imaged checks with their monthly statements.	\$100	No maintenance fee with \$400 minimum daily balance or \$1000 average daily balance. Otherwise, \$5 per statement period.	<ul style="list-style-type: none"> • FREE complimentary first check order • Monthly statement with check images
FREE CHECKING*	A basic checking account for customers who don't want to manage minimum balance requirements.	\$50	No monthly maintenance fee or minimum balance requirement.	<ul style="list-style-type: none"> • FREE complimentary first check order • Monthly statement
COMMUNITY HERO CHECKING*	A special package of services for law enforcement officers, firefighters, military personnel, veterans, healthcare workers, rescue teams, educators and employees of non-profit agencies and religious organizations.	\$50	No monthly maintenance fee or minimum balance requirement.	<ul style="list-style-type: none"> • FREE annual check order • Monthly statement with imaged checks • Interest paid on all collected funds
FIRST STEP CHECKING	An account for customers who want to take the first step toward getting their personal financial management back on track.	\$50	Unlimited transactions for a flat \$8 monthly service fee. (Discounted to \$6 monthly with automatic payroll deposits.	<ul style="list-style-type: none"> • Unlimited check writing • FREE ATM card • FREE Internet banking with bill pay • FREE 24/7 Telebank access • FREE complimentary first check order • Monthly statement • After 12 months of satisfactory performance (no insufficient funds checks) customer may elect to convert to another Nodaway Valley Bank checking account plan

* These accounts offer:

• Unlimited check writing

• \$800 overdraft privilege

• FREE MasterCard ATM/debit card, subject to qualification

• FREE Internet banking with bill pay

• FREE 24/7 **Telebank** access