



# NODAWAY VALLEY BANK

*Serving Northwest Missouri from  
these convenient locations.*

*\*Drive-up ATM's.*

## **MARYVILLE – 660.562.3232**

Third & Main Street  
209 North Buchanan (drive-up only)\*  
1303 South Main\*

## **SAVANNAH – 816.324.3158**

402 S. 71 Hwy.

### **SAVANNAH – ATMs**

Casey's General Store – 506 S. 71 Hwy.\*  
Shop & Hop Food Store – 503 N. 71 Hwy.\*

## **ST. JOSEPH – 816.364.5678**

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\*

### ***NVB Telebank* 24-HOUR BANK INFO**

Maryville	660.562.7272
Savannah	816.324.6868
St. Joseph	816.364.4455

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

# First Step



# Checking



# Account



# Plan



# NODAWAY VALLEY BANK

**The Right Bank**

## First Step Checking Account

Nodaway Valley Bank attempts to help anyone who walks through our doors. We believe 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 an ATM card for a flat monthly fee of \$8 (reduced to \$6 when your paycheck is automatically deposited) – all from a bank that wants to help. Plus, if the account is maintained with no non-sufficient funds checks for 12 months, you have the option of moving into another NVB account plan.\* Take the first step toward better personal financial management.

### First Step Checking Account features

- \$50 minimum opening balance
- Unlimited transactions with no minimum balance requirement
- ATM card furnished at no charge
- Complimentary first check order
- 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
- 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.