

## 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.

## Other Services

### Checks and Money Orders

Money Order.....	\$4.00
Cashiers Check.....	\$4.00
Gift Check.....	\$1.00
Travelers Checks	
(Single) ..	\$1.50 (per \$100 issued)
(Joint).....	\$2.00 (per \$100 issued)

### Special Checking and Savings Account Fees

Stop Payments .....	\$20.00 each check or debit
Insufficient Funds....	\$20.00 each check or debit
Overdrafts .....	\$20.00 each check or debit
Return Item Charge.....	\$3.00 each check
Outgoing domestic wire transfer....	\$15.00

## 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 these 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.
- Receive a fax.
- Loan payment and future value calculators.
- Check verification to see if a check will clear.



**NODAWAY  
VALLEY  
BANK**

*the right bank.*

*Serving Northwest Missouri from these convenient locations.*

*\*Drive-up ATMs*

### MARYVILLE – 660-562-3232

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

### SAVANNAH – 816-324-3158

301 S US Hwy 71\*  
**SAVANNAH – ATMs**  
Casey's General Store – 506 S US Hwy 71  
Shop & Hop Food Store – 503 N US Hwy 71

### 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
Toll Free	877-217-4683

Visit Our Web Site  
[www.nvb.com](http://www.nvb.com)

PERSONAL  
CHECKING  
&  
SAVINGS  
ACCOUNT  
PLANS



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VALLEY  
BANK**

*the right bank.*

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## Premium Checking Account Plans That Pay Interest\*

### Interest Checking

- \$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.
- Average daily collected balance required to earn interest: \$500.
- Higher balances earn higher rates.
- Complimentary first check order.
- Imaged checks returned with monthly statement.

### Money Market Account

- \$1,000 minimum opening balance.
- Higher balances earn higher rates, paid monthly.
- Average daily collected balance required to earn interest: \$500.
- Complimentary first check order.\*\*
- Withdrawals limited by Federal Regulation to 6 per statement period, 3 of which may be by check. 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.
- Average daily balance required to earn interest: \$1,000.

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

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

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

## Traditional Checking Account Plans

### 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.
- Complimentary first check order.
- Imaged checks returned with monthly statement.

### FREE Checking

- \$50 minimum opening balance.
- Unlimited transactions with no balances required.
- Complimentary first check order.
- 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 Community Hero Account

A package of free or substantially discounted banking services for those who serve our community: law enforcement officers, firefighters, military personnel, veterans, healthcare workers, rescue teams, educators and employees of non-profit agencies and religious organizations.

### 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 MasterMoney Check Card

Works like an ATM card or a personal check at any of the 12 million locations worldwide where MasterCard is accepted. Check cards are issued subject to credit approval. For additional information, see the **MasterMoney Check Card** brochure. Ask any personal banker for an application.

### ATM Access

No fee for use at Nodaway Valley Bank affiliated ATM's. (See back panel for locations.)

- \$1.50 for withdrawal at other machines.
- \$1.50 for balance inquiry at other machines.
- \$5.00 replacement card
- \$1.00 for a denied transaction at other machines

## Investment Account Plans

### Savings Account

- \$50 minimum opening balance.
- Interest paid on all 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 \$2 fee will be assessed.
- If the 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 Banking Service

From any computer equipped with a current version of Internet Explorer or Netscape customers may access their accounts through our website at [www.nvb.com](http://www.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 [www.nvb.com](http://www.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
- Travelers Checks, Money Orders, Cashiers Checks and Notary Service.
- Photocopies.
- MasterMoney Check Card.
- Ask any personal banking representative for details on how to join.