Frequently Asked Questions

Q: What happens if I forget my password?

A: You are allowed three password attempts, and on the 3rd attempt, if invalid, you will be locked out of the system. If you are locked out you will need to contact the Internet Call Center for help, phone toll free at 1-877-893-2265.

Q: Why does this debit show on my account three times when I only used my debit card once?

A: The store or restaurant where you used your debit card "pre-authorized" your purchase, which ensures you have sufficient funds. This places a temporary "memodebit" on your account. It will be replaced by the actual debit when we receive the charge, usually between one and three days. The debit will only be charged once to your account.

Q: How late in the evening can I make transfers?

A: The transfer cut off time for current day's business is 11:00 pm (EST) Monday through Friday.

Q: What happens if I don't log off of the system?

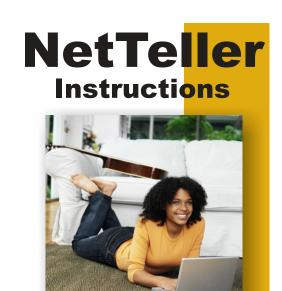
A: By default, Online Banking has a 10 minute time out feature, so if the system is not used for 10 minutes, then the user will be inactive and will have to log in again.

Q: What kind of browser do I need to have?

A: Online Banking supports Netscape Navigator 5.0 and higher, and Microsoft Explorer 5.5 and higher. The browser must support SSL encryption.

Q: Why can I go to your web page but I can't read any information on it?

A: This is because you are viewing our site with an older browser. Contact your browser vendor and update your browser to a later version. Not only will you be able to see the site better but an updated browser provides more security.



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Questions or Comments? Contact us at:

www.ovbc.com or 1.877.893.2265

OHIO VALLEY BANK



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These are directions for Internet Explorer, other browsers or other versions of this browser may differ slightly.

Open your internet browser Click on the Tools Menu Select Internet Options Type in www.ovbc.com on the address line Click OK

Log Into NetTeller

To log into NetTeller go to the Ohio Valley Bank home page at: www.ovbc.com.

Enter your NetTeller ID and your NetTeller Password. Click the Login button. The Account Listing Page will be displayed.

Accounts

This section allows you to view your account balances all in one screen.

Pseudo names are used to identify your accounts. These descriptions may be changed by the user by going into the Options section of NetTeller.

The "Balance" column tells you how much money is currently available in each account.

"Status" column is used to display messages about your account, such as "paid off" for a loan.

To see other account options, click on the drop down box, next to "Select Activity" and click on your selection.

Transactions

This section allows you to view the most current transactions that have occurred on your account.

Note: For instructions on how to download your transactions, see our Download Instructions Pamphlet.

Statements

This screen allows you to see previous statements that have already cycled.

View List of Stop Payments

You may view all stop payments entered.

Enter Stop Payments

If you wish to place a stop payment on a single check, you may select this function. Complete all fields designated with a red arrow. Blue arrows indicate that data must be entered in at least one of the fields.

After completing all of the information, click "Submit".

If you need to stop payment on more than one check or if you need to stop payment on an ACH (Electronic) item, please call OVB's customer service at 1-800-468-6682 or (740) 446-2631. Normal fees apply.

Transfers

You may choose this option to create a new transfer.

Select the account that you wish to transfer the funds from.

Select the account you wish to transfer to.

Enter the dollar and cents amounts in the boxes provided.

Select how often you want to make this transfer. It can be made one time, weekly, bi-weekly, semi-monthly, or monthly. Reoccurring transfers require you to input an expiration date.

You can enter a message in the memo box to remind you of the purpose for the transfer.

When finished entering the information, click the "Submit" button.

You will receive a confirmation number and be able to view the transaction posted as a withdrawal from the account and a deposit/payment into the other account. Your accounts will immediately be updated to reflect the transfer.

You may wish to record the confirmation number in your registry and/or print the confirmation number as a transaction receipt.

Transfers made before 11:00 p.m. Monday through Friday will be processed for the current business day. Transfers made after 11:00 p.m. will be processed for the following business day.

You can also view scheduled transfers from this screen using the "View Transfers for" drop down menu. Only accounts that have scheduled transfers taken from them will appear in this list.

Options

This section allows you to change your login ID, password, and pseudo account names. You may also confirm or change your e-mail address and edit the way your accounts are displayed.

You can also create onscreen Alerts in the Options section. An alert is an onscreen message that appears while you are using NetTeller. Alerts may be created to notify you when a recurring transfer will expire, when a specific balance is obtained, when a certain check is processed, etc. You can even add personal Alerts to remind you of birthdays, anniversaries or other special events.