

All certificates of deposit are automatically renewable. Interest may be credited to an existing account Monthly\*, Quarterly, Semi-Annually or Annually or sent to an account by ACH. The minimum balance for those age 18 and under is \$500.00 for all certificates.

\*Certificate must be \$10,000.00 or more for monthly interest. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings. A.P.Y. = Annual Percentage Yield

**For all deposit accounts:** If a completed account agreement is not received or returned within 45 days of the account opening, the account will be closed.

**EARLY WITHDRAWAL PENALTIES**

APPLIES TO ALL CERTIFICATES OF DEPOSIT AND TIME DEPOSITS

7 - 89 Day Terms	Loss of accrued interest only.
3 Month thru 11 Month Terms	Loss of 3 months' interest.
12 Month thru 23 Month Terms	Loss of 6 months' interest.
24 Month thru 35 Month Terms	Loss of 9 months' interest.
36 Month or More Terms	Loss of 12 months' interest.

**General Bank Services**

**ATM 24-HOUR BANKING**

	<u>OVB Branded ATM</u>	<u>Non-OVB Branded ATM</u>
Withdrawals	\$ .00	\$ 3.00*
Balance Inquiries	\$ .00	\$ 3.00*
Transfers/Deposits	\$ .00	\$ .00

\*\$1.00 for OVB Gold Club members. Debit card replacement card \$5.00 each  
OVB customers using ATM terminals displaying the MoneyPass logo are not subject to surcharge.

**CASHIER'S CHECKS** (OVB customers only) Fee: \$ 5.00

**CHECK CASHING** For non-customers with checks not drawn on OVB  
5% of check total - Minimum Fee: \$10.00

**CHECK ENCODING** Fee: \$1.00 per check  
N/C if Deluxe checks are ordered

**COIN MACHINE** Fee: OVB Customer \$ 0.00  
Non-Customer 10% of total  
Minimum charge: \$ 2.00

**COLLECTION SERVICE** Fee: Outgoing \$20.00  
(for negotiable items) Incoming \$20.00  
Bonds/Coupons (all types) \$ 5.00 plus registered mail

**CORRESPONDENT BANK DRAFTS** Fee: \$ 5.00  
**INTERNATIONAL DRAFTS** Fee: \$35.00

**FAX MACHINE SERVICE** Fee per page: \$ 1.00/\$25.00 limit

**FOREIGN CURRENCY ORDER** Fee: \$25.00

**General Bank Services**

**LOAN COUPON BOOK REPLACED** Fee: \$ 20.00

**MONEY ORDERS** Fee: \$0.01 - \$1,000.00 \$ 4.00  
Senior Citizens (customers) \$ .50  
Stop Payment (each) \$ 34.00  
Copy of Paid Money Orders \$ 5.00

**NIGHT DEPOSITORY BAG** No rental fee - customer purchases bag(s)  
Locked: \$20.00 Zipper: \$3.50

**NOTARY SERVICES** Fee: OVB Customer No Charge  
Non-Customer \$ 2.00

**PHOTOCOPY SERVICE** Fee: 25 cents per copy

**REPRODUCTION OF CHECKS** (over the counter) Fee: limit 4 pages \$1.00 each  
Exceptions: Pay-It-Safe, Budget, e-Checking, Gold Club, DIA Plus - first 3 pages free

**REPRODUCTION OF STATEMENTS** (over the counter) Fee: limit 1 statement \$1.00 each

**RESEARCH FEES** \$25.00 per half hour, minimum \$25.00

**SAFE DEPOSIT BOXES** *Contents are not insured by the FDIC.*  
An Auto Debit from an OVB checking or savings account will be required to open a new safe deposit box.

Size	<u>3" x 5"</u>	<u>5" x 5"</u>	<u>3" x 10"</u>	<u>5" x 10"</u>	<u>10" x 10"</u>
Annual Fee	\$ 26.00	\$46.00	\$ 59.00	\$ 87.00	\$ 163.00

Late Fee (if not paid within 30 days): \$ 20.00  
Loss of 1 key: \$ 50.00  
Drilling Fee: \$100.00

**STOP PAYMENTS** Fee: \$ 34.00  
Blank (lost/stolen checks): \$ 34.00  
Consumer ACH Stop Payment Fee: \$ 50.00  
Recurring Debit Card Transaction Fee: \$ 50.00

**TELEPHONE TRANSFERS & WITHDRAWALS** Fee: \$ 5.00  
A \$5 fee will be charged for each phone transfer, unless the transfer is to or from the following account types: Honors Checking, Senior Checking, Gold Club, Shareholder Gold or Senior Pay-It Safe.

**WIRE TRANSFERS** - Newly established customers: Account must be opened for 30 calendar days before wires can be sent out on account.

**FEES:**

<b>Incoming International or Domestic:</b>	\$ 15.00
<b>Outgoing International:</b>	\$ 50.00
<b>Outgoing International (Nonprofit):</b>	\$ 25.00
<b>Outgoing Domestic</b>	
For Personal or Business - in Person:	\$ 25.00
For Business - Cash Mgt.:	\$ 15.00
By Phone, Fax, or Email:	\$ 40.00

Member FDIC

THESE RATES ARE FOR OWNER OCCUPIED PROPERTY

**FIXED RATE AS LOW AS**

**5.75%** **6.002%**

Interest Rate Annual Percentage Rate

These rates are subject to change daily.

OVB NMLS: 519902 

**FEE SCHEDULE AND INFORMATION**

Rates effective as of February 23rd, 2026

All Rates, Terms And Service Charges Are Subject To Change Daily

**INVESTMENTS AND CHECKING**

All Interest Rates Are Compounded Daily Unless Otherwise Stated.

**OVB REWARDS**

<b>Initial Deposit:</b>	\$ 50.00
<b>Monthly Service Fee:</b>	\$ 5.00*
Bounce Protection ( <i>subject to approval</i> )	\$700.00

Receive **0.50% cash back rewards** on all **signature-based** debit card transactions if: You have 20 or more Debit Card Transactions AND Receive eDelivery Statement AND write 8 or less checks per statement. Credits issued to debit card can reduce cash back earnings.

\*Qualify for service fee refund with:

- ▶ eDelivery Statement And Direct Deposits totaling \$500.00+ **Or**
- ▶ eDelivery Statement And 15 or more debit card transactions **Or**
- ▶ eDelivery Statement And average monthly balance of \$1,500.00 or more.

**RIGHT START CHECKING**

<b>For customers 15-25 yrs</b>	<b>Initial Deposit:</b>	\$ 50.00
	<b>Monthly Service Fee:</b>	None
<i>Customer must be at least 18 years old to qualify for bounce protection.</i>	<b>Monthly Statement Fee:</b>	
	eDelivery	FREE
	Mailed	\$ 1.00
	Bounce Protection ( <i>subject to approval</i> )	\$700.00

**OVB HONORS CHECKING**

<b>Seniors 55+, Active military personnel Veterans</b>	<b>Initial Deposit:</b>	\$ 50.00
	<b>Monthly Service Fee:</b>	None
	<b>Monthly Statement Fee:</b>	FREE
	One order of Free Checks per year*	
	Bounce Protection ( <i>subject to approval</i> )	\$700.00

\*Restrictions apply, See Account Services for details.

**Free with these Accounts:**

- NetTeller Online Banking
- OVB ATM Transactions
- 5 Free non-OVB ATM withdrawals per month (*Other banks' surcharges may still apply.*)
- Mobile Banking
- Online Bill Payment
- eDelivery Statement
- Discount on Consumer Loan Rates

# MONEY FUND

Rate*	A.P.Y.	Interest Rate
\$0.00 to \$9,999.99	.00%	.00%
\$10,000.00 to \$49,999.99	1.40%	1.39%
\$50,000.00 to \$99,999.99	1.90%	1.88%
\$100,000.00 and over	2.40%	2.37%

**Initial Deposit:** \$10,000.00

**Service Charge:** Minimum Average Monthly Balance  
 \$ 0.00 to \$ 9,999.99 \$ 10.00  
 \$10,000.00 or More \$ 0.00

**Bounce Protection** (subject to approval) \$700.00

## EARNIE-NOW ACCOUNT

(Personal and Non-Profit Organizations only)

Rate:	A.P.Y.	Interest Rate
(Rate subject to change daily)	0.05%	0.05%

**Initial Deposit:** \$20.00

**Monthly Service Charge:** \$ 7.00

**Mailed Statement charge** (per month): \$ 1.00

\$800.00 Minimum Balance or \$1,500.00 Avg. Monthly Balance \$ 0.00

## SIMPLY DEBIT

Account holders will receive 5 FREE non-OVB ATM withdrawals per month (Other banks' surcharges may still apply.)

**Initial Deposit:** \$ 50.00

**Monthly Service Fee:** \$ 8.00

**Mailed Statement Fee:** \$ 2.00\*

\*with eDelivery sign-up N/C

Discounted Money Order Fee: \$.50 ea.

Closed Account Re-Opening Fee: \$ 20.00

Services available with this account include: NetTeller Online Banking, CellTeller Mobile Banking and eDelivery. See Account Services for more details.

## Business Checking

**Initial Deposit:** \$100.00

**Monthly Service Fee:**  
 Up to 400 debit transactions \$ 0.00  
 401 debits or more (per item) \$ 0.25

**No Minimum Balance Required**

**Mailed statement (monthly)** \$ 5.00

**Monthly Dormant Account Fee:** \$ 5.00  
 (If an account is inactive for 6 months or more it is considered dormant)

Other deposit service fees may apply. Please see OVB Fee Schedule or Account Disclosures.

**Included free with OVB's Business Checking:**

Onsite meeting with OVB Business Consultant

Cash Management

Business Debit Card

Bill Pay

Digital Banking

Night Depository Service

OVB Zipper Bag

eDelivery

Bounce Protection (subject to approval)

**COMMUNITY FIRST CHECKING** Initial Deposit: \$ 50.00  
 (For Clubs, Non-Profit Organizations and Trusts) Monthly Service Fee: \$ 0.00\*

Free benefits with this account include Cash Management, Business Debit card and Bill Pay. \*Other service fees may apply. Please see OVB Service Summary or Account Disclosures.

**DBA CHECKING** Initial Deposit: \$ 100.00

Monthly Service Fee: \$ 0.00\*

Monthly Statement Fee

eDelivery \$ 0.00

Mailed statement (monthly) \$ 2.00

Dormant Account Fee: \$ 5.00

Monthly fee charged if account has no activity for 6 months or more.

Free with account: Cash Management, Business Debit Card, Bill Pay. \*Other deposit service fees may apply. Please see OVB Fee Schedule or Account Disclosures.

**STATEMENT SAVINGS** Interest Rate

A.P.Y. 0.05%

Initial Deposit \$100.00

Initial Deposit: age 18 and under \$ 25.00

Minimum Balance \$100.00

Minimum Balance: age 18 and under No Minimum Balance

Service Charge: If average monthly balance is below \$100.00 \$2.00/mo.

Service Charge: age 18 and under No Service Charge

Encoded Counter Withdrawal \$ 1.00

A.P.Y. 0.10%

**CHRISTMAS SAVINGS** Interest Rate

A.P.Y. 0.10%

**VACATION SAVINGS** Interest Rate

A.P.Y. 0.10%

Term: Rates in effect until payout. Minimum Deposit: \$ 1.00

Early Closeout Fee: \$ 25.00

**MY HEALTH - HSA (Health Savings Account)** Interest Rate

A.P.Y. 0.05%

See an OVB Account Services Representative Rate: \$0.00 to \$9,999.99 0.05%

\$10,000.00 - \$49,999.99 0.05%

\$50,000.00 - \$99,999.99 0.05%

\$100,000.00 and over 0.10%

Initial Deposit: \$100.00

Service Charge: New Account Set-up Fee: \$ 10.00

Quarterly Service Fee: (If average quarterly balance is below \$100) \$ 5.00

## CHECKING/SAVINGS ACCOUNT SPECIAL CHARGES:

Overdraft/Returned Item for Insufficient Funds, Limit 5 per day \$ 34.00

If your account continues to be overdrawn, starting on the 6th business day, a \$3.00 fee may be assessed each business day your account remains in the negative, based on your balance at the close of each business day.

Closed Account within 60 days (unless credited to another OVB account) \$ 25.00

Dormant Personal Checking Accounts (no activity within six consecutive months)

- with an average balance below \$100.00 \$5.00 /month

Dormant Personal Saving Accounts (no activity within twelve consecutive months)

- with an average balance below \$100.00 \$5.00 /month

Request to Stop Payment on a check \$ 34.00

Returned ACH Items \$ 10.00

Closed Account by Mail \$ 3.00

# Customer Rewards IRA, Roth and CD SPECIALS

	Annual Percentage Yield	Rate
<b>10 Month CD*</b>	<b>4.00%</b>	<b>3.92%</b>

\* Minimum Balance \$5,000 except those age 18 and under may open with \$500. Public Funds over \$250,000 excluded.

## Certificates of Deposit

Term	A.P.Y.	Interest Rate	Minimum Balance	Maturity Date
<input type="checkbox"/> 30-89 Day	0.50%	0.50%	\$ 2,500.00	_____
<input type="checkbox"/> 3 Month	0.50%	0.50%	\$ 2,500.00	_____
<input type="checkbox"/> 6 Month	0.75%	0.75%	\$ 2,500.00	_____
<input type="checkbox"/> 1 Year	1.01%	1.00%	\$ 2,500.00	_____
<input type="checkbox"/> 2 Year	1.20%	1.19%	\$ 2,500.00	_____
<input type="checkbox"/> 3 Year	1.30%	1.29%	\$ 2,500.00	_____
<input type="checkbox"/> 4 Year	1.40%	1.39%	\$ 2,500.00	_____
<input type="checkbox"/> 5 Year	1.50%	1.49%	\$ 2,500.00	_____

## IRA and Roth Certificates of Deposit

Term	A.P.Y.	Interest Rate	Minimum Balance	Maturity Date
<input type="checkbox"/> 6 Mo. IRA/Roth	0.75%	0.75%	\$500.00	_____
<input type="checkbox"/> 18 Mo. IRA* and Roth TDOA	3.75%	3.68%	\$500.00	_____

\*This product also available for KEOGHs and SEPs

<input type="checkbox"/> 1 Year IRA / Roth	1.01%	1.00%	\$500.00	_____
<input type="checkbox"/> 2 Year IRA / Roth	1.20%	1.19%	\$500.00	_____
<input type="checkbox"/> 3 Year IRA / Roth	1.30%	1.29%	\$500.00	_____
<input type="checkbox"/> 4 Year IRA / Roth	1.40%	1.39%	\$500.00	_____
<input type="checkbox"/> 5 Year IRA / Roth	1.50%	1.49%	\$500.00	_____