

- 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			
Personal Accounts Only		Rate:	(Rate subject to change daily)
Initial Deposit \$10,000.00		A.P.Y.	Rate
		.00%	.00%
		1.40%	1.39%
		1.90%	1.88%
		2.40%	2.37%
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 & Non-Profit Organizations Only		A.P.Y.	Rate
Rate:		(Rate subject to change daily)	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		Initial Deposit:	\$ 50.00
		Monthly Service Fee:	\$ 8.00
		Mailed Statement Fee:	\$ 2.00*
Account holders will receive 5 FREE non-OVB ATM withdrawals per month (Other banks' surcharges may still apply.)		*with eDelivery sign-up	\$ 0.00
		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	<u>Included <i>free</i> with OVB's Business Checking:</u> • Onsite meeting with OVB Business Consultant • Cash Management • Business Debit Card • Bill Pay • Digital Banking • Night Depository Service • OVB Zipper Bag • eDelivery • Bounce Protection (<i>subject to approval</i>)
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	
<i>Other deposit service fees may apply.</i>			
<i>Please see OVB Fee Schedule or Account Disclosures.</i>			

BUSINESS MONEY FUND			
Initial Deposit \$10,000.00	Rate*:	\$0.00 to \$9,999.99	.00%
		\$10,000.00 to \$49,999.99	1.40%
		\$50,000.00 to \$99,999.99	1.90%
		\$100,000.00 to \$249,999.99	2.40%
		\$250,000.00 to \$499,999.99	2.75%
		\$500,000.00 to \$999,999.99	3.00%
*Rate subject to change daily		\$1,000,000.00 and over	3.25%
Interest			
		A.P.Y.	Rate
		.00%	.00%
		1.40%	1.39%
		1.90%	1.88%
		2.40%	2.37%
		2.75%	2.71%
		3.00%	2.96%
		3.25%	3.20%
Service Charge: Minimum Average Monthly Balance			
		\$ 0.00 to \$ 9,999.99	\$ 10.00
		\$10,000.00 or More	\$ 0.00
Other deposit service fees may apply. Please see OVB Fee Schedule or Account Disclosures.			

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 Managment, 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
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		A.P.Y.	Rate
		0.05%	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

CHRISTMAS SAVINGS		A.P.Y.	Rate
		0.10%	0.10%
VACATION SAVINGS		0.10%	0.10%
Term: Rates in effect until payout.		Minimum Deposit:	\$ 1.00
		Early Closeout Fee:	\$ 25.00
MY HEALTH - HSA (Health Savings Account)		Interest	
		A.P.Y.	Rate
		0.05%	0.05%
See an OVB Account		0.05%	0.05%
Services Representative		0.05%	0.05%
for an HSA eligibility brochure.		0.10%	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 Checking Accounts (no activity within six consecutive months)			
- with an average balance below \$100.00			\$5.00 /month
Dormant 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
Closed Account by Mail			\$ 3.00

Customer Choice

IRA, Roth and CD SPECIALS

Customer Choice CD choose term from 10-18 months	Annual Percentage Yield	Interest Rate
10-18 Months*	4.00%	3.92%
* 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
30-89 Day	0.50%	0.50%	\$ 2,500.00	
3 Month	0.50%	0.50%	\$ 2,500.00	
6 Month	0.75%	0.75%	\$ 2,500.00	
1 Year	1.01%	1.00%	\$ 2,500.00	
2 Year	1.20%	1.19%	\$ 2,500.00	
3 Year	1.30%	1.29%	\$ 2,500.00	
4 Year	1.40%	1.39%	\$ 2,500.00	
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
6 Mo. IRA/Roth	0.75%	0.75%	\$500.00	
18 Mo. IRA* and Roth TDOA	3.92%	4.00%	\$500.00	
*This product also available for KEOGHs and SEPs				
1 Year IRA / Roth	1.01%	1.00%	\$500.00	
2 Year IRA / Roth	1.20%	1.19%	\$500.00	
3 Year IRA / Roth	1.30%	1.29%	\$500.00	
4 Year IRA / Roth	1.40%	1.39%	\$500.00	
5 Year IRA / Roth	1.50%	1.49%	\$500.00	