

A Year in the Life of a Community Bank

Over the years, OVB has been heralded for its efforts in bringing the best of banking technology to our rural communities. Ohio Valley Bank installed its very first ATM in 1980. It was located at the Mini Bank and was the very first ATM in all of Gallia County.

In 2010, thirty years later, the bank pushed its ATM technology further by installing its very **first OVB Intelli-Deposit ATM**. The ATM came to life in January at the Gallipolis Walmart Ohio Valley Bank branch.

This new breed of ATM accepts deposits, but not like any ATM we've had before. There are no deposit slips and no envelopes. It uses your ATM or debit card to determine which account to credit with the deposit. The most unique feature is that you can deposit a *stack* of checks or cash at one time. You don't need to feed them in one at a time. After you confirm your deposit, you will receive a receipt complete with images of the checks that you deposited.

Easy, right? Well, OVB didn't stop there. It continued to make banking easier this year with the introduction of the **OVB iPhone App** and **Text Message Banking**. Executive VP Larry Miller agrees. In fact, he's been telling everyone he knows. "I don't have to call the bank. I don't have to look it up on a screen. I don't even have to key in an ID and password. Just four letters, h-i-s-t, and I've got my transactions in seconds."

The offering of robust mobile services is just one of Ohio Valley Bank's strategies to serve and retain the next generation of customers. Another way is to reach out to those future customers now and be an invaluable resource to them as they begin to learn about money.

In May, Ohio Valley Bank's Main Office hosted Mrs. Jerome's 2nd grade class from neighboring Washington Elementary. The **kids explored the bank** and took part in a **coin counting contest** in the lobby (pictured on opposite page, near center). They even surprised the bankers with a handmade "**We Love OVB**" banner (pictured right).

OVB certainly had many folks on the move this year with a massive schedule of summer events; including, the **40th Anniversary of the OVB Rio Grande Office** and **10th Anniversary of the OVB Huntington Office**. In Rio Grande, the bank went back in time with a "Groovy Birthday Bash" where it celebrated its opening in 1970 (pictured top).

In Huntington, OVB's Jon Jones and Chris Preston hung out with WV Power mascot, Hydro, for their anniversary celebration (pictured above). **OVB Huntington's 10th Anniversary Celebration** drew in a crowd with games, food, and a live radio broadcast.





In Jackson, Ohio Valley Bank hosted the **Little Miss Apple Festival Exhibit and Opening Reception**, which is always the talk of the town. Pictured left, OVB's Jamie Stapleton as Cinderella helped entertain the young misses while Joe Wyant assisted Little Miss Helena Stacy in her exhibit ribbon-cutting ceremony...with safety scissors of course.



As we all know, the Apple Festival marks the beginning of fall and back to school. In 2010, OVB bankers went back to school too. Ohio Valley Bank was honored to place an **ATM inside Gallia Academy High School**. This is the company's first school placement. Unlike other OVB ATMs, this one will not only be used for banking, but also for learning. Gallipolis City Schools Superintendent Jack Payton (pictured below) got a chance to try out the machine before the start of an educational pilot program from OVB.



The **OVB BANKit! high school program** delivers important lessons to personal finance classrooms in a fun way. In October, OVB's Randy Hammond (pictured below, left) spoke to the students about ATMs and used the GAHS ATM as a live example. In its pilot year, the program is helping 132 students get a true sense of what it takes to be financially responsible.

A large part of financial responsibility is checking account management. OVB made huge strides in its checking product lineup in 2010, expanding from a single, basic checking account into four exceptional options designed to maximize efficiency and reward solid banking practices.



For OVB's youngest checking customers, there's **OVB Right Start Checking**. This progressive account combines the power of free mobile banking with smart options like OVB eDelivery paperless statements and the OVB Jeanie® Plus debit card. **OVB Easy Checking** was modified to increase deposits for your company without giving up the freedom of a basic checking account. For loyal customers ages 55 and older, OVB introduced **OVB Honors Checking**, with no monthly service fee and one free order of checks annually. Lastly, **OVB Rewards Checking** was designed to give customers the ability to earn waived service fees or cash rewards through efficient money management practices.

As we close the books on 2010, Ohio Valley Bank and Loan Central would like to take a moment to thank you for your continued support. Thank you for choosing Ohio Valley Banc Corp.