

Available Loan Products

Installment Loans - Financing for your next Auto, Boat, ATV, UTV, Motorcycle, or Camper is all available now. Unsecured/personal loans are also available.

Business Loans - Whether large or small, our corporate lenders can help make your business dreams a reality!

Visa Credit Cards - Available for both personal and business use, the Ohio Valley Bank Visa card offers a remarkably low rate and the benefits of local service.

Open-End Lines of Credit

Personal line of credit – unsecured line of credit

Home Equity Line of Credit (HELOC) – a dwelling secured line of credit

Consumer Mortgage Loans

Secondary Market Mortgage Loans - Fixed secondary market to purchase or refinance home. Minimum of 5% down. Up to \$806,500 Loan amount. Terms of 15, 20, & 30 Year Fixed available.

In-House Mortgage Loans - Purchase or refinance of primary, investment, or secondary home. Loan types available are both fixed and adjustable rates.

Rent Buster- Ohio Valley Bank's Rent Buster Loan Program is designed to allow individuals with a good credit history to purchase a home with no money down. The program is not affiliated with any government entities; it is wholly sponsored by Ohio Valley Bank. The applicant cannot be a current homeowner and they must be purchasing owner occupied, residential property only. Maximum loan amount is \$200,000. Private Mortgage Insurance is not required. Other restrictions may apply.

Professional Loan- Ohio Valley Bank's Professional Loan program allows customers to borrow up to 100% of the value of a new home purchase. The program is not affiliated with any government entities, it is wholly sponsored by Ohio Valley Bank. To qualify borrowers must have a 4-year college degree or sufficient managerial or professional experience. Financed amount can be 100% of purchase price or appraisal value, whichever is less. Maximum loan amount is \$350,000. Private Mortgage Insurance is not required, property must be located in bank's primary lending area, for a primary residence only.

Physician Loan- Ohio Valley Bank's Physician Loan program is designed to allow a physician with a good credit history to purchase a home with no money down. The program is not affiliated with any government entities, it is wholly sponsored by Ohio Valley Bank. This includes physicians: MD, DO, DMD, DDS, and DVM. Financed amount can be 100% of the purchase price or appraised value, whichever is less. Maximum loan amount is \$500,000. Private Mortgage Insurance is not required, property must be located in bank's primary lending area, for a primary residence only.

Associates Loan— Ohio Valley Bank's Associate Loan program is designed to allow graduates of associate's degree programs, graduates of two-year certification programs, or individuals with at least 24 months managerial/professional experience who have good credit history and satisfactory income to purchase a home with no money down. The program is not affiliated with any government entities, it is wholly sponsored by Ohio Valley Bank. Financed amount can be 100% of purchase price or appraisal value, whichever is less. Maximum loan amount is \$250,000. Private Mortgage Insurance is not required. Other restrictions may apply.

Available Deposit Products – See Service Summary for more details

OVB Rewards Checking

Right Start Checking

OVB Honors Checking

Money Fund

Earnie-Now Account

Business 250 Checking

Business 500 Checking

Simply Debit

Community First Checking

DBA Checking

Statement Savings

Christmas Savings

Vacation Savings

My Health - HSA

Traditional and Roth IRAs

Certificates of Deposit

Trust Services

Personal Trust and Estate Administration

Investment Management

Managed & Self-Directed IRAs

Pension, Profit Sharing, 401(k), KEOGH

Employee Benefit Plans

Charitable Organizations

Custodial Services

Call Center (1-800-468-6682)

Ohio Valley Bank's banking support service, includes these great features:

Real-time OVB Account Balances

Up to 14 Months of Account History

Loan Payment & Funds Transfer Functions

Current Interest Rates

Hours of operation: 8am-5pm M-F

Mobile Banking

OVB has the technology to keep you connected, wherever you go. With our apps for Android and Apple devices, you can bank anywhere, anytime.

Mobile Deposit

Deposit checks with the OVB Mobile App and your Android or Apple device on the go.

OVB Online

Check balances, make transfers, research transactions, and download all your financial information in the privacy of your own home.

Online Bill Pay

Pay your bills while surfing the web! Saves time and the cost of postage, envelopes, checks, etc.

eDelivery

OVB's eDelivery is a quick, secure, "green", way to receive your paperless account statements and notices using the computer.

OVB Business Online

Available even when the bank is closed. Make transfers, loan payments, initiate electronic transactions, place stop payments, pay bills, view account statements, and access balances and history including check images. Choose separate passwords and security levels for each employee or one for all. Take advantage of add-on services for an additional fee. Add-on services include send wires, send ACH/Payroll Direct Deposit, and Positive Pay counterfeit check detection.

Automated Payroll

No more paper checks. Always on time...always no hassle. The easy way to handle payroll electronically.

OVB Remote

No more driving to the bank and waiting in line. Deposit checks right from your desk.

OVB Business Visa®; Credit Card

The power of Visa®...the personal service of Ohio Valley Bank.

Business Loans

Need to increase cash flow? Ready to expand? We have financing to fit your needs, including, Floor Plan Financing, Loans on Stocks and Bonds, Operating Lines of Credit, Commercial Real Estate Lending, Commercial Equipment Loans, Business Loans, Commercial Construction Loans.

My Health HSA

If your company offers a high deductible health plan for its employees, consider the benefits of My Health HSAs. These unique accounts give your employees a significant tax benefit.

Other Services

Let us take care of the little things. We handle Visa Merchant Sign-Up, Personalized Checks, Deposits, and Check Systems, and even Business Automatic Payroll Deduction for your employees' Christmas and Vacation Savings.