www.ovbc.com

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

	OVB Branded ATM	Non-OVB Branded ATM
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

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

FOREIGN CURRENCY ORDER Fee: $25.00

LOAN COUPON BOOK REPLACED Fee: $ 20.00

General Bank Services

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	3" x 5"	5" x 5"	3" x 10"	5" x 10"	10" x 10"
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:

Incoming International or Domestic:	$ 15.00
Outgoing International:	$ 50.00
Outgoing International (Nonprofit):	$ 25.00
Outgoing Domestic	
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

6.75% Interest Rate **7.009%** Annual Percentage Rate

These rates are subject to change daily.

OVB NMLS: 519902

OHIO VALLEY BANK

Member FDIC

FEE SCHEDULE AND INFORMATION

Rates effective as of November 9th, 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

Initial Deposit:	$ 50.00
Monthly Service Fee:	$ 5.00*
Bounce Protection *(subject to approval)*	$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

Customers 15-25 yrs

Customer must be at least 18 years old to qualify for bounce protection.

Initial Deposit:	$ 50.00
Monthly Service Fee:	None
Monthly Statement Fee:	
eDelivery	FREE
Mailed	$ 1.00
Bounce Protection *(subject to approval)*	$700.00

OVB HONORS CHECKING

Seniors 55+, Active military Veterans

Initial Deposit:	$ 50.00
Monthly Service Fee:	None
Monthly Statement Fee:	FREE
One order of Free Checks per year*	
Bounce Protection *(subject to approval)*	$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

Personal Accounts Only

Initial Deposit
$10,000.00

Rate: (Rate subject to change daily)	A.P.Y.	Interest Rate
$0.00 to $9,999.99	**.00%**	.00%
$10,000.00 to $49,999.99	**1.52%**	1.51%
$50,000.00 to $99,999.99	**2.02%**	2.00%
$100,000.00 and over	**2.52%**	2.49%

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.	Interest Rate
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*	$ 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

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

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*)

BUSINESS MONEY FUND

Initial Deposit
$10,000.00

Rate*:	A.P.Y.	Interest Rate
$0.00 to $9,999.99	**.00%**	.00%
$10,000.00 to $49,999.99	**1.52%**	1.51%
$50,000.00 to $99,999.99	**2.02%**	2.00%
$100,000.00 to $249,999.99	**2.52%**	2.49%
$250,000.00 to $499,999.99	**2.87%**	2.83%
$500,000.00 to $999,999.99	**3.12%**	3.07%
$1,000,000.00 and over	**3.37%**	3.31%

*Rate subject to change daily

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

(For Clubs, Non-Profit Organizations and Trusts)

Initial Deposit: $ 50.00
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.	Interest 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

	A.P.Y.	Interest Rate
CHRISTMAS SAVINGS	**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)

See an OVB Account Services Representative for an HSA eligibility brochure.

Rate:	A.P.Y.	Interest Rate
$0.00 to $9,999.99	**0.05%**	0.05%
$10,000.00 - $49,999.99	**0.05%**	0.05%
$50,000.00 - $99,999.99	**0.05%**	0.05%
$100,000.00 and over	**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 Rewards

IRA, Roth and CD SPECIALS

	Annual Percentage Yield	Interest Rate
12 Month Special	**4.40%**	**4.31%**
24 Month Special	**4.40%**	**4.31%**
36 Month Special	**4.40%**	**4.31%**
60 Month Special	**4.40%**	**4.31%**

* 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	**4.40%**	4.31%	$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	

A.P.Y. = Annual Percentage Yield

Member FDIC