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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 GenNEXT members 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

<b>ATM 24-HOUR BANKING</b>			
	<b><u>OVB Branded ATM</u></b>	<b><u>Non-OVB Branded ATM</u></b>	
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.			
<b>CASHIER'S CHECKS</b> (OVB customers only) Fee: \$ 5.00			
<b>CHECK CASHING</b> For non-customers with checks not drawn on OVB			
	5% of check total - Minimum Fee:	\$ 10.00	
<b>CHECK ENCODING</b>	Fee:	\$1.00 per check	
N/C if Deluxe checks are ordered			
<b>COIN MACHINE</b>	Fee: OVB Customer	\$ 0.00	
	Non-Customer	10% of total	
	Minimum charge:	\$ 2.00	
<b>COLLECTION SERVICE</b>	Fee: Outgoing	\$20.00	
(for negotiable items)	Incoming	\$20.00	
Bonds/Coupons (all types)		\$ 5.00 plus registered mail	
<b>CORRESPONDENT BANK DRAFTS</b>	Fee:	\$ 5.00	
<b>INTERNATIONAL DRAFTS</b>	Fee:	\$35.00	
<b>FAX MACHINE SERVICE</b>	Fee per page:	\$ 1.00/\$25.00 limit	
<b>FOREIGN CURRENCY ORDER</b>	Fee:	\$25.00	

General Bank Services

<b>LOAN COUPON BOOK REPLACED</b>	Fee:	\$ 20.00
<b>MONEY ORDERS</b>	Fee: \$0.01 - \$1,000.00	\$ 4.00
	Senior Citizens (customers)	\$ .50
	Stop Payment (each)	\$ 34.00
	Photocopy of Paid Money Orders	\$ 5.00
<b>NIGHT DEPOSITORY BAG</b>	Fee: No rental fee - customer purchases bag(s)	
	Locked: \$20.00	Zipper: \$3.50
<b>NOTARY SERVICES</b>	Fee: OVB Customer	No Charge
	Non-Customer	\$ 2.00
<b>PHOTOCOPY SERVICE</b>	Fee:	25 cents per copy
<b>REPRODUCTION OF CHECKS</b>		
(over the counter)	Fee: limit 4 pages	\$1.00 ea.
Exceptions: Pay-It-Safe, Budget, e-Checking, Gold Club, DIA Plus - first 3 pages free		
<b>REPRODUCTION OF STATEMENTS</b>		
(over the counter)	Fee: limit 1 statement	\$1.00 ea.
<b>RESEARCH FEES</b>		\$25.00 per hour, minimum \$25.00
<b>SAFE DEPOSIT BOXES</b>	<i>Contents are not insured by the FDIC.</i>	
An Auto Debit from an OVB checking or savings account will be required to open a new safe deposit box.		
Size	<b><u>2.5" x 5"</u></b>	<b><u>3" x 5"</u></b>
	<b><u>5" x 5"</u></b>	<b><u>3" x 10"</u></b>
	<b><u>5" x 10"</u></b>	<b><u>10" x 10"</u></b>
Annual Fee	\$ 17.00	\$ 20.00
	\$ 35.00	\$ 45.00
	\$ 67.00	\$ 125.00
	Late Fee (if not paid within 30 days):	\$ 20.00
	Loss of 1 key:	\$ 50.00
	Drilling Fee:	\$100.00
<b>STOP PAYMENTS</b>	Fee:	\$ 34.00
	Blank (lost/stolen checks)	\$ 34.00
	Consumer ACH Stop Payment Fee:	\$ 50.00
	Recurring Debit Card Transaction Fee:	\$ 50.00
<b>TELEPHONE TRANSFERS &amp; WITHDRAWALS</b>	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.		
<b>WIRE TRANSFERS</b> - Newly established customers: Account must be opened for 30 calendar days before wires can be sent out on account.		
<b>FEES:</b>	Incoming International or Domestic:	\$ 15.00
	Outgoing International:	\$ 50.00
	Outgoing International (Nonprofit):	\$ 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



THESE RATES ARE FOR OWNER OCCUPIED PROPERTY

FIXED RATE AS LOW AS

6.125% 6.380%

Interest Rate Annual Percentage Rate

These rates are subject to change daily.



FEE SCHEDULE AND INFORMATION

Rates effective as of May 12, 2025

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><i>For customers 15-25 yrs</i></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><i>Seniors 55+, Active military personnel Veterans</i></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
  - Mobile Banking
  - Online Bill Payment
  - eDelivery Statement
  - Discount on Consumer Loan Rates
- (Other banks' surcharges may still apply.)

# MONEY FUND

	<u>A.P.Y.</u>	Interest <u>Rate</u>
<b>Rate*:</b> \$0.00 to \$9,999.99	<b>.00%</b>	.00%
\$10,000.00 to \$49,999.99	<b>1.76%</b>	1.74%
\$50,000.00 to \$99,999.99	<b>2.26%</b>	2.23%
\$100,000.00 and over	<b>2.76%</b>	2.72%
<b>Initial Deposit:</b>		\$10,000.00
<b>Service Charge:</b> Minimum Average Monthly Balance		
\$ 0.00 to \$ 9,999.99		\$ 10.00
\$10,000.00 or More		\$ 0.00
<b>Bounce Protection</b> <i>(subject to approval)</i>		\$700.00

## EARNIE-NOW ACCOUNT

(Personal and Non-Profit Organizations only)

	<u>A.P.Y.</u>	Interest <u>Rate</u>
<b>Rate:</b> (Rate subject to change daily)	<b>0.05%</b>	0.05%
<b>Initial Deposit:</b>		\$20.00
<b>Monthly Service Charge:</b>		\$ 7.00
<b>Mailed Statement charge</b> (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.)*

<b>Initial Deposit:</b>	\$ 50.00
<b>Monthly Service Fee:</b>	\$ 8.00
<b>Mailed Statement Fee:</b>	\$ 2.00*
<i>*with eDelivery sign-up</i>	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.*

<u>Business 250 Checking</u>		<u>Business 500 Checking</u>	
<b>Initial Deposit:</b>	\$100.00	<b>Initial Deposit:</b>	\$100.00
<b>Monthly Service Fee:</b>		<b>Monthly Service Fee:</b>	
Up to 250 items	\$ 0.00	Up to 500 items	\$ 0.00
251 items or more (per item)	\$ 0.50	501 items or more (per item)	\$ 0.40
<b>Monthly Min. Balance Fee:</b>		<b>Monthly Min. Balance Fee:</b>	
\$5,000.00 or more		\$10,000.00 or more	
avg. monthly balance	\$ 0.00	avg. monthly balance	\$ 0.00
\$4,999.99 or less		\$9,999.99 or less	
avg. monthly balance	\$ 10.00	avg. monthly balance	\$ 15.00
eDelivery	\$ 0.00	eDelivery	\$ 0.00
Mailed statement (monthly)	\$ 5.00	Mailed statement (monthly)	\$ 5.00
<b>Monthly Dormant Account Fee:</b>		<b>Monthly Dormant Account Fee:</b>	
No activity for 6 months or more	\$ 5.00	No activity for 6 months or more	\$ 5.00
Free with either account: Onsite meeting with OVB Business Consultant, Cash Management, Business Debit Card, Bill Pay, Night Depository service, OVB zipper bag.			
<i>Other deposit service fees may apply. Please see OVB Fee Schedule or Account Disclosures.</i>			

## COMMUNITY FIRST CHECKING

(For Clubs, Non-Profit Organizations and Trusts)

<b>Initial Deposit:</b>	\$ 50.00
<b>Monthly Service Fee:</b>	\$ 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

<b>Initial Deposit:</b>	\$ 100.00
<b>Monthly Service Fee:</b>	\$ 0.00*
<b>Monthly Statement Fee</b>	
eDelivery	\$ 0.00
Mailed statement (monthly)	\$ 2.00
<b>Dormant Account Fee:</b>	\$ 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

	<u>A.P.Y.</u>	Interest <u>Rate</u>
<b>Initial Deposit:</b>	<b>0.05%</b>	0.05%
Initial Deposit: GenNEXT		\$100.00
<b>Minimum Balance</b> (GenNEXT members-no min. balance)		\$ 25.00
<b>Service Charge:</b>		\$100.00
If average monthly balance is below \$100.00		\$2.00/mo.
Service Charge: GenNEXT (0 thru 18 years)		N/C
Encoded Counter Withdrawal		\$ 1.00

## CHRISTMAS SAVINGS VACATION SAVINGS

	<u>A.P.Y.</u>	Interest <u>Rate</u>
	<b>0.10%</b>	0.10%
	<b>0.10%</b>	0.10%
Term: Rates in effect until payout.		\$ 1.00
Minimum Deposit:		\$ 25.00
Early Closeout Fee:		

## MY HEALTH - HSA (Health Savings Account)

	<u>A.P.Y.</u>	Interest <u>Rate</u>
<i>See an OVB Account Services Representative for an HSA eligibility brochure.</i>	<b>0.05%</b>	0.05%
<b>Rate:</b> \$0.00 to \$9,999.99	<b>0.05%</b>	0.05%
\$10,000.00 - \$49,999.99	<b>0.05%</b>	0.05%
\$50,000.00 - \$99,999.99	<b>0.05%</b>	0.05%
\$100,000.00 and over	<b>0.10%</b>	0.10%

<b>Initial Deposit:</b>	\$100.00
Service Charge: New Account Set-up Fee:	\$ 10.00
Quarterly Service Fee: <i>(If average quarterly balance is below \$100)</i>	\$ 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	Closed Account by Mail	\$ 3.00
Returned Deposit Items	\$ 10.00	Returned ACH Items	\$10.00
Returned checks-Maker/Endorser pick-up	\$ 6.00		

# Customer Rewards IRA, Roth and CD SPECIALS

	<u>Annual Percentage Yield</u>	<u>Rate</u>
<b>8 Month CD*</b>	<b>4.00%</b>	<b>3.92%</b>
<b>14 Month CD*</b>	<b>3.75%</b>	<b>3.68%</b>

\*Minimum Balance \$5,000. Public Funds over \$250,000 excluded.

## Certificates of Deposit

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

## IRA and Roth Certificates of Deposit

<u>Term</u>	<u>A.P.Y.</u>	Interest <u>Rate</u>	Minimum <u>Balance</u>	Maturity <u>Date</u>
<input type="checkbox"/> 6 Mo. IRA/Roth	<b>0.75%</b>	0.75%	\$500.00	_____
<input type="checkbox"/> 18 Mo. IRA* and Roth TDOA	<b>3.75%</b>	3.68%	\$500.00	_____
*This product also available for KEOGHs and SEPs				
<input type="checkbox"/> 1 Year IRA / Roth	<b>1.01%</b>	1.00%	\$500.00	_____
<input type="checkbox"/> 2 Year IRA / Roth	<b>1.20%</b>	1.19%	\$500.00	_____
<input type="checkbox"/> 3 Year IRA / Roth	<b>1.30%</b>	1.29%	\$500.00	_____
<input type="checkbox"/> 4 Year IRA / Roth	<b>1.40%</b>	1.39%	\$500.00	_____
<input type="checkbox"/> 5 Year IRA / Roth	<b>1.50%</b>	1.49%	\$500.00	_____

A.P.Y. = Annual Percentage Yield

Member FDIC