

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**

|                    | <b>OVB Branded ATM</b> | <b>Non-OVB Branded ATM</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.

**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

**COLLECTION SERVICE** Fee: Outgoing \$20.00  
(for negotiable items) Incoming \$20.00  
Bonds/Coupons (all types) \$ 5.00 plus registered mail

**CORRESPONDENT BANK DRAFTS** Fee: \$ 5.00  
**INTERNATIONAL DRAFTS** Fee: \$35.00

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

**FOREIGN CURRENCY ORDER** Fee: \$25.00

**General Bank Services**

**LOAN COUPON BOOK REPLACED** Fee: \$ 20.00

**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       | <b>3" x 5"</b> | <b>5" x 5"</b> | <b>3" x 10"</b> | <b>5" x 10"</b> | <b>10" x 10"</b> |
|------------|----------------|----------------|-----------------|-----------------|------------------|
| 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**  
**6.00%** **6.254%**  
Interest Rate Annual Percentage Rate

OVB NMLS: 519902

These rates are subject to change daily.



**FEE SCHEDULE AND INFORMATION**

Rates effective as of March 23rd, 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** **Initial Deposit:** \$ 50.00  
**Monthly Service Fee:** None  
**Monthly Statement Fee:** FREE  
*Customer must be at least 18 years old to qualify for bounce protection.*  
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
- Mobile Banking
- Online Bill Payment
- eDelivery Statement
- Discount on Consumer Loan Rates

(Other banks' surcharges may still apply.)

## MONEY FUND

**Initial Deposit**  
\$10,000.00

|   |               |                      |
|---|---------------|----------------------|
| <b>Rate:</b> (Rate subject to change daily)             | <b>A.P.Y.</b> | <b>Interest Rate</b> |
| \$0.00 to \$9,999.99                                    | <b>.00%</b>   | .00%                 |
| \$10,000.00 to \$49,999.99                              | <b>1.40%</b>  | 1.39%                |
| \$50,000.00 to \$99,999.99                              | <b>1.90%</b>  | 1.88%                |
| \$100,000.00 and over                                   | <b>2.40%</b>  | 2.37%                |
| <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> (subject to approval) \$700.00 |               |                      |

## EARNIE-NOW ACCOUNT

Personal & Non-Profit Organizations only

|   |               |                      |
|---|---------------|----------------------|
| <b>Rate:</b> (Rate subject to change daily)                         | <b>A.P.Y.</b> | <b>Interest Rate</b> |
|   | <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*  |
| *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

|                                    |          |
|------------------------------------|----------|
| <b>Initial Deposit:</b>            | \$100.00 |
| <b>Monthly Service Fee:</b>        |          |
| Up to 400 debit transactions       | \$ 0.00  |
| 401 debits or more (per item)      | \$ 0.25  |
| <b>No Minimum Balance Required</b> |          |
| <b>Mailed statement (monthly)</b>  | \$ 5.00  |

- 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)

Other deposit service fees may apply. Please see OVB Fee Schedule or Account Disclosures.

## BUSINESS MONEY FUND

|                        |                              |               |                      |
|------------------------|------------------------------|---------------|----------------------|
| <b>Initial Deposit</b> | <b>Rate*:</b>                | <b>A.P.Y.</b> | <b>Interest Rate</b> |
| \$10,000.00            | \$0.00 to \$9,999.99         | <b>.00%</b>   | .00%                 |
|                        | \$10,000.00 to \$49,999.99   | <b>1.40%</b>  | 1.39%                |
|                        | \$50,000.00 to \$99,999.99   | <b>1.90%</b>  | 1.88%                |
|                        | \$100,000.00 to \$249,999.99 | <b>2.40%</b>  | 2.37%                |
|                        | \$250,000.00 to \$499,999.99 | <b>2.75%</b>  | 2.71%                |
|                        | \$500,000.00 to \$999,999.99 | <b>3.00%</b>  | 2.96%                |
|                        | \$1,000,000.00 and over      | <b>3.25%</b>  | 3.20%                |

|  |  |  |          |
|--|--|--|----------|
| <b>Service Charge:</b> 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

Free benefits with this account include Cash Management, Business Debit card and Bill Pay. \*Other service fees may apply. Please see OVB Service Summary or Account Disclosures.

|                     |  |           |
|---------------------|--|-----------|
| <b>DBA CHECKING</b> | <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

|  |                    |                      |
|--|--------------------|----------------------|
|  | <b>A.P.Y.</b>      | <b>Interest Rate</b> |
|  | <b>0.05%</b>       | 0.05%                |
| <b>Initial Deposit</b>                       |                    | \$100.00             |
| Initial Deposit: age 18 and under            |                    | \$ 25.00             |
| <b>Minimum Balance</b>                       |                    | \$100.00             |
| Minimum Balance: age 18 and under            | No Minimum Balance |                      |
| <b>Service Charge:</b>                       |                    |                      |
| If average monthly balance is below \$100.00 |                    | \$2.00/mo.           |
| Service Charge: age 18 and under             | No Service Charge  |                      |
| <b>Encoded Counter Withdrawal</b>            |                    | \$ 1.00              |

## CHRISTMAS SAVINGS VACATION SAVINGS

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.

|                           |               |                      |
|---------------------------|---------------|----------------------|
| <b>Rate:</b>              | <b>A.P.Y.</b> | <b>Interest 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: (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      |
| <i>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.</i> |               |
| 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      |
| Returned ACH Items  | \$ 10.00      |
| Closed Account by Mail  | \$ 3.00       |

# Customer Rewards

## IRA, Roth and CD SPECIALS

|                      | Annual Percentage Yield | Rate         |
|----------------------|-------------------------|--------------|
| <b>10 Month CD *</b> | <b>4.00%</b>            | <b>3.92%</b> |
| <b>18 Month CD *</b> | <b>3.85%</b>            | <b>3.78%</b> |

\* 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 |
|------------------------------------|--------------|---------------|-----------------|---------------|
| <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

| Term   | A.P.Y.       | Interest Rate | Minimum Balance | Maturity Date |
|--|--------------|---------------|-----------------|---------------|
| <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>3.85%</b> | 3.78%         | \$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        | _____         |