



September 30, 2024

[Name (First Last)]
[Address Line 1]
[Address Line 2]



Learn More Here

Dear [Name (first Last)],

We are pleased to announce that the acquisition of Commodore Bank by North Valley Bank has been approved by the Board of Governors of the Federal Reserve system, the Ohio Department of Financial Institutions, and the shareholders of Commodore Bank's parent company. We expect to complete this merger during the month of October. This community bank merger is an exciting development that will bring together two institutions committed to providing exceptional service, financial solutions, and a dedicated mission to building better communities.

What This Means for You:

- **Continued Access to Your Accounts:** Your accounts will transition as seamlessly as possible, with no immediate changes to your account numbers or access. The bank operating systems will combine on November 2, 2024; communications detailing debit cards, checks, and additional bank services are included here. You can also access these resources online at <https://nvboh.bank/welcome-commadore> and in the branches.
- **Expanded Services and Locations:** As part of North Valley Bank, you will benefit from an expanded network of branches, fee-free MoneyPass ATMs, and a broader range of products and services. The combined bank will result in the most convenient place for you to bank in the Buckeye Lake Region and beyond.
- **Dedicated Support:** Our team is committed to ensuring a smooth transition and is available to answer any questions you may have. We are pleased that the friendly staff you have worked with at Commodore are now part of our team!

Enclosed with this mailing is a Welcome Guide to assist you with your transition to North Valley Bank along with a change in terms disclosure.

About North Valley Bank

North Valley Bank has been serving Ohio since 1904, focusing on building better communities through personalized financial solutions. With our headquarters in South Zanesville, we have a strong presence in Southeastern Ohio, offering a full suite of personal and business banking services.

Contact Us

If you have any questions or need assistance, please do not hesitate to contact your local Commodore Bank branch or call North Valley Bank at (888) 347-4355. You can also visit our website by scanning the QR code at the top of the page or going to <https://nvboh.bank/welcome-commadore>. We are excited about the opportunities this merger will bring, and we look forward to continuing to serve you with the same dedication and excellence you have come to expect. Thank you for your continued trust and support.

Sincerely,

Jim Nicholson
President & CEO
North Valley Bank