November 15, 2019

Dear Customer,

As I'm sure you know by now, the New Holland and Mount Sterling branches of Ohio Valley Bank are being purchased by North Valley Bank, contingent on satisfying final closing conditions. We wanted to provide you with the information that you need to know about your Online Banking and Bill Pay during, and after, the conversion to North Valley Bank.

Beginning on **December 9th**, you will have the availability to enroll in North Valley Bank's Online Banking. Enrolling is simple and easy. To enroll follow these steps:

- Visit www.nvboh.com and click on the Online Banking
- Choose either Personal Enrollment or Business Enrollment depending on your account type
- Read the North Valley Bank Online Banking Disclosure, click on the box to accept the terms, then choose 'Continue'
- Next enter in your personal information to verify your identity and conclude the sign up process

Additionally, if you have Bill Pay through Ohio Valley Bank, your payees from your Ohio Valley Bank Bill Pay will not automatically roll over to your North Valley Bank Bill Pay account. To ensure that your bills are paid correctly and on time, please make sure to print or write down your payee's information from your Ohio Valley Bank Bill Pay to ensure an easy transition to your North Valley Bank Bill Pay. To do this on a desktop or laptop computer, login to your Ohio Valley Bank NetTeller or NetTeller Cash Management.

- Click on the Bill Pay tab.
- Choose "Payees" from the sub-menu.
- Change the "Show" drop down so that all of your payees display on a single screen.
- Click the arrow beside any payees that are paid by check so that it expands and their address displays.
- Highlight all payees and press Ctrl+P.
- Select your printer and press OK.

Don't forget to also print any payment history you wish to maintain. On the Bill Pay home page, your past payments are listed in the 'History' box to the right. If you need any assistance, please contact the Ohio Valley Bank Call Center through NetTeller live chat support, by emailing callcenter@ovbc.com, or by calling 1-800-468-6682.

You will also have access to North Valley Bank's Bill Pay beginning **December 9th**. The steps to enroll are as follows:

- Log in to your Online Banking (see the above steps to register)
- Click on 'Pay My Bills' at the top of the page
- Click on 'Add a Company or Person'

- Follow the steps that are appropriate for the bill that you are wanting to add to your Bill Pay account

If you need assistance when enrolling, please call us at 1-888-347-4355.

Some other important dates to keep in mind are:

December 9th- Your account will officially be converted to North Valley Bank. Your account number will not change, but your routing number will change to North Valley Bank's 044109297.

December 6th- On, or before, this date, stop using your Ohio Valley Bank debit card. Start using your North Valley Bank debit card on December 7th. Your debit card will be provided to you via mail the week of November 25th. If you do not receive your North Valley Bank debit card by December 2nd, please call us at 1-888-347-4355.

December 6th- On, or before, this date, stop using your Ohio Valley Bank checks. Start using your North Valley Bank checks on December 7th. Your first set of checks will be provided to you at no cost. You will receive your new checks in the mail the week of November 25th. If you do not receive your North Valley Bank checks by December 2nd, please call us at 1-888-347-4355.

If you have any questions leading up to the conversion date of December 9th, 2019, please contact your local Ohio Valley Bank Office. We, at North Valley Bank, will be more than happy to answer your questions after that date at 1-888-347-4355!

Sincerely,

Amy Froelich
Vice President
Deposit Operations and Compliance/BSA Officer