

# PERSONAL CHECKING ACCOUNTS

Choose the Account that Fits Your Needs!

Only \$50 minimum to open!

Use electronic services to avoid monthly service fees and receive additional rewards!

## goChecking

Checking account with special benefits for those 50+!

## 50+ Checking

Earn higher interest for higher balances!

## High Yield Checking

Show your high school or college student ID to enjoy the benefits of electronic banking.

## Student Checking\*

Free and Convenient eServices with Any Account Include:



### Online Banking

Log on to [www.novb.com](http://www.novb.com), and do your banking anytime, day or night. Check balances, transfer funds between NVB accounts, pay bills, and set account alerts. It's fast, safe, and paper-free!

### e-Statements

Receive your statements electronically! They're fast, safe and free. Signing up is easy. Just log on to your NVB Online Banking account and click on e-Statements!

### e-Alerts

Customize your alerts to track changes in your balance, receive loan payment reminders, and more! You can receive our free e-Alerts by email or text. Just sign in to Online Banking to set up your e-Alerts.

### goBanking

With our new mobile banking service, you can check account balances, transfer funds and view transactions right from your phone. It's secure, convenient, and designed to fit your busy lifestyle. So, next time you're out shopping, or on the golf course – on vacation or a business trip – don't worry. Your bank is as close as your phone. Just sign in to Online Banking to get started today!

### Key Features

- Unlimited checkwriting
- Free Debit Card
- No monthly fee on a savings account with an automatic monthly transfer of \$25 or more from this account

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- Free Debit Card
- Up to 4 NVB transaction fees from non-NVB ATMs refunded per statement cycle
- One overdraft fee refund coupon per year
- No monthly fee on a savings account with an automatic monthly transfer of \$25 or more from this account

### Monthly Fee

- \$5 **or** avoid the monthly fee by utilizing at least one of the following services each month:
  - Direct Deposit
  - Use your debit card for 5 or more purchases

- None

- \$8 **or** avoid the monthly fee by maintaining a minimum balance of \$1,000

- \$2 **or** avoid the monthly fee by utilizing e-Statements

\*Account holder under age 18 must have parent/guardian sign on account. After 5 years the account will be converted to a goChecking account.

### Interest

- No interest

- Earns interest

- Higher balances earn higher interest

- No interest

### Rewards for All Checking Accounts

- Bring in your debit card and unused checks from your previous bank within 30-45 days and receive up to \$25

- Set up two of the following services within the first 45 days of opening your new account and receive an additional \$25 on the statement cycle after the account has been open for 90 days.

BillPay set-up and one paid bill

e-Statements

goBanking



Redding Offices

- Buenaventura ■ (530) 226-2959
- Business Banking ■ (530) 226-0500
- Churn Creek ■ (530) 226-2952
- Country Club ■ (530) 226-2940
- Enterprise ■ (530) 226-2962
- Redding (South St.) ■ (530) 226-2920
- Westwood ■ (530) 226-2956

Anderson ■ (530) 226-2950

Cottonwood ■ (530) 226-2967

Crescent City ■ (707) 465-8900

Eureka Downtown &

Business Banking Office ■ (707) 443-8400

Eureka Mall ■ (707) 443-8488

Ferndale ■ (707) 786-9522

Garberville ■ (707) 923-2152

Hayfork ■ (530) 628-5215

McKinleyville ■ (707) 839-8400

Palo Cedro ■ (530) 547-5715

Roseville (Business Banking Office) ■ (916) 783-2900

Santa Rosa (Business Banking Office) ■ (707) 522-5480

Shasta Lake ■ (530) 226-2977

Ukiah ■ (707) 467-2280

Weaverville ■ (530) 623-5521

Willits ■ (707) 459-5581

Woodland ■ (530) 668-5800

[www.novb.com](http://www.novb.com)

Customer Service: **866-869-MORE** (6673)

Member FDIC



PERSONAL CHECKING SOLUTIONS Designed for you.

# Personal checking really is personal.

That's why North Valley Bank offers a variety of convenient, but hardworking accounts, designed with the features that will help you succeed.

Whether it's simplicity you need, more interest, or an account designed to fit your unique lifestyle, we have your answer.

Here, a checking account is not "just" a checking account. It's a powerful tool for achieving financial success. The right tools, and the right partner.

**Get More at North Valley Bank.**



**Get More.**

[www.novb.com](http://www.novb.com)