



PILOT ACCOUNT

Truth-In-Savings Disclosure

Thank you for choosing a Pilot Account from Hocking Valley Bank.

Today you received a document which explains your rights as a consumer and the terms and conditions associated with being the owner of a Hocking Valley Bank deposit account. The following information is specific to your new account with us:

A minimum balance of \$25.00 is required to open this account.

No minimum balance is required each month to maintain a Pilot Account.

There is no monthly service charge for this account.

Pilot Account owners are eligible to receive the following Hocking Valley Bank products and services at no charge:

Online Banking
Electronic Statement
Fraud Monitoring

Mobile Banking App
Visa Debit Card
Account Alerts*

24-Hour Telephone Banking
Unlimited HVB ATM Usage
Overdraft Reserve

* Messaging and data rates may apply for account alerts. Check with your mobile phone carrier for details.

The use of checks *is not* available with this account.

An electronic statement will be provided without charge per month. A paper statement fee of \$3.00 per month will be assessed. Please note that deposit slip images will not be included in printed statements.

Occasionally, customers wish to review account activity between statement cycle dates and, when visiting a bank office, ask for a printed Snapshot (aka temporary) Statement. Please note that a \$2.00 fee will be assessed for this service.

Employee-assisted transfers, in-person or by telephone, will be assessed a \$1.00 fee.



HOCKING VALLEY BANK

SPECIAL HANDLING FEES

INSUFFICIENT FUNDS

NSF Paid Item Fee	\$35.00
NSF Return Item Fee	\$30.00
Continuous Overdraft Fee	\$7.50

The Continuous Overdraft Fee applies to customers with overdraft amounts exceeding \$50.00 who continue to have new debits post against their account while continuing to remain on the bank's Daily Overdraft Report. The daily fee will be assessed on the third business day, and each business day thereafter, until said overdraft has been remedied.

A debit is defined as a wire transfer, debit card transaction, ATM withdrawal, teller cash withdrawal, check you initiate, or an automated clearing house transaction.

VISA® DEBIT CARD FEES

Hocking Valley Bank ATM Withdrawal	Free
Non-Hocking Valley Bank ATM Withdrawal	\$1.50 after five

Visa® Debit Card ATM withdrawals are limited to a maximum of \$500.00 per day. Card purchases are limited to a maximum of \$2,000.00 per day. These amounts may be increased upon request and approved by authorized bank personnel.

Please note that if you use an ATM that is not owned by us, you may be charged a fee by the owner of the machine and/or by a network service provider.

A fee of \$5.00 will be assessed to replace a lost or damaged Visa® Debit Card. An expedited card replacement fee will be assessed at cost.

Please visit www.hvbonline.com for a list of our ATM locations.

BANK CHECKS

Cashier's Check	\$4.00
Money Order	\$3.00
Certified Checks	\$7.50
Draft Fee	\$3.50

STOP PAYMENT FEE

\$25.00

RECORD RESEARCH SERVICES HOURLY RATES

Account Balancing Assistance	\$15.00
Account Research	\$10.00

WIRE FEES – BANK CUSTOMERS

Outgoing Federal Reserve Wire	\$20.00
Outgoing International Wire	\$55.00

GOVERNMENT SECURITIES

Fee From Correspondent Bank	\$50.00
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RETURNED CHECK FEE

The use of checks is not permitted with this account. Any check drawn on this account will be returned and may result in a fee of \$35.00.

ACCOUNT CLOSING FEE

A fee of \$5.00 will be assessed for any Hocking Valley Bank account closed within 90 days of the account opening date.

INACTIVE ACCOUNT FEE

Accounts, excluding Passbook Savings, with ledger balances of \$100.00 or less that become inactive will be assessed a monthly fee of \$5.00 beginning with the 13th month after the last transaction. Ohio statutes require that any account that remains inactive for a five-year period is escheated (the funds are sent) to the Office of the State Treasurer.

MISCELLANEOUS SERVICES

International currency orders and exchanges for Hocking Valley Bank customers are assessed a fee of \$10.00 plus associated fees assessed by the bank's correspondent bank.

Safe deposit boxes are available at our Stimson Avenue, Court Street, and E. State Street offices in Athens, as well as our offices in Albany, Coolville, and The Plains. Rental fees vary based on the size of the box. A security deposit of \$35.00 is required. The fee to drill a safe deposit box is determined by the bank's security firm.

NIGHT DEPOSITORY SERVICE

Lockable Bag	\$15.00
Vinyl Zippered Bag	\$2.50

A signed agreement is required for this service.

PHOTO COPY FEE @ ITEM

\$0.15

Hocking Valley Bank

7 W. Stimson Avenue

Athens, OH 45701

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