



ALLIANCE ACCOUNT

Truth-In-Savings Disclosure

Thank you for choosing an Alliance 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 an Alliance Account.

The monthly service charge for this account is \$7.00. Please note, however, that there is no monthly service charge fee if you have \$20,000 on deposit in any combination of checking, savings, Individual Retirement, or Certificate of Deposit accounts or \$50,000 in loan principal balance for any combination of installment, commercial, home equity, or real estate loans on the day the statement prints for your account. Additionally, the transaction fee associated with using a non-Hocking Valley Bank automated teller machine (\$1.50 per withdrawal) is waived. Customers meeting either of these account balance requirements are also eligible to receive online banking with *free* Bill Pay upon request.

If you do not meet the above balance requirements, there are additional steps you can take to receive monthly service charge discounts to offset some or all of the remaining fees associated with the account:

- Save \$2 with Direct Deposit;
- Save \$5 when using your Visa® Debit Card 15 or more times during a statement cycle;

Discounts apply to monthly service charge only.

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

Online Banking
 Electronic Statement
 Visa® Debit Card
 Fraud Monitoring
 Overdraft Reserve

Mobile Banking App
 24-Hour Telephone Banking
 Unlimited Hocking Valley Bank ATM Usage
 Account Alerts*
 First Standard Check Order

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

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 cancelled checks and deposit slip images will not be included in printed statements.

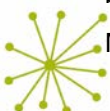
Rate Information: The interest rate and annual percentage yield may change, upon our discretion, for this account at any time.

We use the daily balance method to calculate the interest on your account. This method applies a periodic rate to the daily balance in the account for the period. The period we use is the monthly statement cycle. Minimum daily balance requirements, interest rate, and annual percentage yield information is detailed below:

Daily Balance Required	Interest Rate	Annual Percentage Yield
Tier 1 \$ 1,200 - \$ 2,499.99	_____ %	_____ %
Tier 2 \$ 2,500 - \$ 19,999.99	_____ %	_____ %
Tier 3 \$20,000 - \$249,999.99	_____ %	_____ %
Tier 4 Over \$250,000	_____ %	_____ %

Interest will be compounded and credited to your account every month. Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Minimum daily balance requirement, interest rate, and annual percentage yield effective _____.



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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CHECK ORDER FEES

Check orders that follow the initial order included with this account package will be charged a fee based on the style of check ordered.

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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