



Where you can still bank on friendly service

MEMBER FDIC

Current Rates/ Effective Date: 9/2/2009

Account Description	Minimum Deposit	Term	Compound	Interest Rate	Annual Percentage Yield
PVB Free Checking	\$50	N/A	None	0.00%	0.00%
IOLTA Account	None	N/A	Monthly	0.50%	0.50%
NOW Account	\$750	N/A	Monthly	0.20%	0.20%
PVB Prestige NOW Account	\$500	N/A	Monthly	0.34%	0.34%
<b>Super NOW Deposit Account</b>	<b>\$1,000</b>				
Tier 1 \$ 0.01-14,999.99		N/A	Monthly	0.15%	0.15%
Tier 2 \$15,000-49,999.99		N/A	Monthly	0.25%	0.25%
Tier 3 \$50,000-99,999.99		N/A	Monthly	0.35%	0.35%
Tier 4 \$100,000+		N/A	Monthly	0.38%	0.38%
<b>Money Market Deposit Account</b>	<b>\$1,000</b>				
Tier 1 \$ 0.01-14,999.99		N/A	Monthly	0.30%	0.30%
Tier 2 \$15,000-49,999.99		N/A	Monthly	0.55%	0.55%
Tier 3 \$50,000-99,999.99		N/A	Monthly	0.65%	0.65%
Tier 4 \$100,000+		N/A	Monthly	0.70%	0.70%
Statement Savings	\$50	N/A	Monthly	0.25%	0.25%
Junior Savings	None	N/A	Monthly	0.24%	0.24%
Business Savings	\$50 (\$150,000 maximum)	N/A	Monthly	0.29%	0.29%
Sole Proprietor Savings	\$50 (\$150,000 maximum)	N/A	Monthly	0.29%	0.29%
<b>Healthy Saver (HSA)</b>	<b>\$50</b>				
Tier 1 \$ 0.01- 999.99		N/A	Monthly	0.44%	0.44%
Tier 2 \$1,000- 9,999.99		N/A	Monthly	0.58%	0.58%
Tier 3 \$10,000 +		N/A	Monthly	1.90%	1.91%
Vacation Club	\$5	May	N/A	1.10%	1.10%
Christmas Club	\$5	Oct	N/A	1.10%	1.10%
*31 Day Certificate of Deposit	\$1,000	31 Days	At Maturity	0.50%	0.50%
*91 Day Certificate of Deposit	\$1,000	91 Days	Monthly	0.60%	0.60%
*06 Month Certificate of Deposit	\$1,000	06 Mos	Monthly	0.82%	0.82%
*12 Month Certificate of Deposit	\$500	12 Mos	Monthly	1.10%	1.10%
18 Month Certificate of Deposit	\$500	18 Mos	Monthly	1.19%	1.20%
*24 Month Certificate of Deposit	\$500	24 Mos	Monthly	1.44%	1.45%
30 Month Certificate of Deposit	\$500	30 Mos	Monthly	1.34%	1.35%
*36 Month Certificate of Deposit	\$500	36 Mos	Monthly	1.78%	1.80%
36 Month Bump-up Certificate of Deposit	\$500	36 Mos	Monthly	1.69%	1.70%
48 Month Certificate of Deposit	\$500	48 Mos	Monthly	2.00%	2.02%
60 Month Certificate of Deposit	\$500	60 Mos	Monthly	2.27%	2.30%
60 Month Bump-up Certificate of Deposit	\$500	60 Mos	Monthly	2.16%	2.18%
IRA SAVINGS (Traditional, Roth, & Educational)	\$25	N/A	Monthly	0.29%	0.29%
18 Month IRA (Traditional, Roth, & Educational)	\$500	18 Mos	Monthly	1.29%	1.30%
60 Month IRA (Traditional, Roth, & Educational)	\$500	60 Mos	Monthly	2.45%	2.48%

**Interest Rate**

= The Interest rate shown may change on some types of accounts after the account is opened.

**Annual Percentage Yield**

= The annual percentage yield assumes that principal and its interest will remain on deposit for a full year at the listed rate or until maturity. Withdrawals, fees & other conditions could reduce earnings.

The accounts shown may require a minimum daily balance and/or impose a penalty for early withdrawal.

\* CDARS Eligible for Deposit over \$100,000

Interest rates are subject to change at our discretion

Ask a Poca Valley Bank Financial Service Representative for our [Truth in Savings Disclosure Booklet](#) and complete details regarding the products listed above and the applicable charges & terms

**Walton (304) 577-6611, Clendenin (304) 548-7329, Elkview (304) 965-7730**

**Sissonville (304) 984-1997, Poca (304) 759-1010, Winfield (304) 586-2300, and Spencer (304) 927-1492**