



# TRUTH IN SAVINGS

## TABLE OF CONTENTS

**PVB Free Checking ..... 1**

**Prestige NOW (Age 55 & over) ..... 2**

**Super NOW ..... 3**

**NOW ..... 4**

**Money Market Deposit Account (MMDA) ..... 5**

**FREE 100 Business Checking ..... 6**

**Business Checking ..... 7**

**Commercial Analysis Checking ..... 8**

**IOLTA Checking (Attorneys) ..... 9**

**PVB Courtesy Overdraft Protection ..... 9**

**Healthy Saver Account ..... 10**

**Statement Savings ..... 11**

**Junior Savings (Under Age 18) ..... 12**

**IRA Savings Account ..... 13**

**Business Savings ..... 14**

**Christmas and Vacation Clubs ..... 15**

**Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs) ..... 16**

**Federal Electronic Fund Transfer Act “Regulation E” Disclosures ..... 18**

**Regulation CC Funds Availability ..... 21**

**Affiliate Marketing OPT-OUT Notice ..... 22**

**Privacy Notice ..... 23**

**Substitute Checks and Your Rights ..... 24**

**Features and Charges Common to PVB Deposit Accounts ..... 25**

**PVB Banking Hours, Locations & Phone Numbers ..... 26**

### THE POCA VALLEY BANK IS COMMITTED TO OUR COMMUNITIES

The Poca Valley Bank continues a tradition that most other banks have lost; a community commitment. As a community bank, we provide loans for homes, cars, businesses and other needs. We make it our business to put our resources back into the community so that all may grow and prosper. In turn, your accounts with The Poca Valley Bank help provide the financial resources we need to make those loans. We are committed to and take interest in you and your community!

**The Poca Valley Bank is your Independent Community Bank  
with a tradition of community commitment since 1908.**

*Revised ~ 04-20-10*



**MEMBER  
FDIC**

## PVB FREE CHECKING

Minimum Deposit to Open Account .....	<b>\$ 50.00</b>
Minimum Balance Required to Avoid Service Charges.....	<b>\$ -0-</b>
Minimum Balance Charge .....	<b>\$ -0-</b>
Statement Period .....	<b>Monthly</b>
Check Printing Charge .....	<b>Varies based on check style</b>
Check Writing .....	<b>Unlimited</b>
Dormant Account Charge	
(Per month if account had no customer initiated activity in 12 months) .....	<b>\$ 5.00</b>

PVB Courtesy Overdraft Protection (COP) **Available to qualifying customers**  
*See section regarding PVB COP*

### **Additional Options and Features Available with this Product:**

ATM/VISA® Check Card charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Free</b>
ATM/VISA® Check Card charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Varies by ATM</b>
TELEBANK Service Telephone Transfers .....	<b>Free</b>
PVB ANYWHERE - Internet Banking .....	<b>Free</b>
PVB Bill Pay Service via Internet Banking (per month).....	<b>Free</b>
eStatements .....	<b>Free</b>

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES"  
section for other charges which apply to this account.

# PRESTIGE NOW (Age 55 and over)

Minimum Deposit to open account ..... \$ 500.00  
 Minimum Balance required to avoid service charges ..... \$ 500.00

Minimum Balance Charge (If balance falls below \$500 during statement period) ..... \$ 5.00\*  
*\*This charge can be waived if you have at least one monthly direct deposit to this account. If you have a monthly direct deposit to this account, please let us know so we can begin waiving the charge.*

Statement Period ..... Monthly  
 Check Printing Charge ..... See Bonuses Below  
 Check Writing ..... Unlimited  
 Interest Rate ..... (See rate sheet)  
 Annual Percentage Yield ..... (See rate sheet)

Minimum Balance Required to Obtain Annual Percentage Yield ..... **\$ 0.01\***  
*Variable Rate:* The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.  
 Dormant Account Charge

(Per month if account had no customer initiated activity in 12 months) ..... **\$ 5.00**  
 Balance Computation Method ..... Daily Balance\*

\*This method applies a daily periodic rate to the principal in the account each day.

- Interest will be compounded and credited monthly.
- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- This account is available to persons Age 55 and over.

PVB Courtesy Overdraft Protection (COP) ..... **Available to qualifying customers**  
*See section regarding PVB COP*

## PRESTIGE NOW BONUSES:

1. Up to two free boxes of personalized checks (Prestige Specialty Wallet Style) or a \$6.00 discount on certain check styles per year.
2. No issue charge to purchase Travelers Checks for one.
3. One (1) free Stop Payment order per year.
4. One (1) free Cashiers Checks per visit
5. \$2.00 annual discount on Safe Deposit Box rental.  
 \$7.00 discount if Safe Deposit Box rental is automatically deducted from PVB account.
6. Up to two (2) free photocopies per visit.

## Additional Options and Features Available with this Product:

**ATM/VISA® Check Card** charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations ..... **Free**  
**ATM/VISA® Check Card** charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations ..... **Varies by ATM**  
**TELEBANK** Service Telephone Transfers ..... **Free**  
**PVB ANYWHERE** - Internet Banking ..... **Free**  
**PVB Bill Pay Service** via Internet Banking (per month) ..... **Free**  
**eStatements** ..... **Free**

- If an interest-bearing account is changed to a non-interest-bearing account without changing account numbers, the accrued interest for the period since your last statement will not be paid (*Effective July 1, 2010*).

- See **“CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES”**  
**section for other charges which apply to this account.**

# SUPER NOW

Minimum Deposit to open account .....	\$ 1,000.00
Minimum Balance required to avoid service charge .....	\$ 1,000.00
Minimum Balance Charge (If balance falls below \$1,000) .....	\$ 10.00
Statement Period .....	Monthly
Check Printing Charge .....	Varies based on check style
Check Writing .....	Unlimited
Dormant Account Charge	
(Per month if account had no customer initiated activity in 12 months) .....	\$ 5.00

Interest Rate is Tiered as follows:

\$100,000.00 and over .....	(see rate sheet)	\$50,000.00 to \$99,999.99 ...	(see rate sheet)
\$15,000.00 to \$49,999.99 .....	(see rate sheet)	\$.01 to \$14,999.99 .....	(see rate sheet)
Annual Percentage Yield .....	(see rate sheet)		

Minimum Balance Required to Obtain Annual Percentage Yield is Tiered as follows:

\$100,000.00 and over .....	\$ 100,000.00	\$50,000.00 to \$99,999.99 .....	\$ 50,000.00
\$15,000.00 to \$49,999.99 .....	\$ 15,000.00	\$.01 to \$14,999.99 .....	\$.01

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion

Balance Computation Method ..... **Daily Balance\***

\*This method applies a daily periodic rate to the principal in the account each day.

- Interest will be compounded and credited monthly.
- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- This account is not available to partnerships and corporations.

PVB Courtesy Overdraft Protection (COP) ..... **Available to qualifying customers**  
*See section regarding PVB COP*

## Additional Options and Features Available with this Product:

ATM/VISA <sup>®</sup> Check Card charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations .....	Free
ATM/VISA <sup>®</sup> Check Card charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations	Varies by ATM
TELEBANK Service Telephone Transfers .....	Free
PVB ANYWHERE - Internet Banking .....	Free
PVB Bill Pay Service via Internet Banking (per month) .....	Free
eStatements .....	Free

- If an interest-bearing account is changed to a non-interest-bearing account without changing account numbers, the accrued interest for the period since your last statement will not be paid (*Effective July 1, 2010*).

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES" section for other charges which apply to this account.

# NOW

Minimum Deposit to open account .....	\$ 750.00
Minimum Balance Required to avoid service charge .....	\$ 750.00
Minimum Balance Charge: If minimum daily balance for the monthly statement cycle is	
Less than \$ 500.00 .....	\$ 7.00
\$ 500.00 - \$ 649.99 .....	\$ 6.00
\$ 650.00 - \$ 749.99 .....	\$ 5.00
\$ 750 or greater .....	\$ -0-
Statement Period .....	Monthly
Check Printing Charge .....	Varies based on check style
Check Writing .....	Unlimited
Interest Rate .....	(See rate sheet)
Annual Percentage Yield .....	(See rate sheet)
Minimum Balance Required to Obtain Annual Percentage Yield .....	\$ 0.01
Dormant Account Charge	
(Per month if account had no customer initiated activity in 12 months) .....	\$ 5.00

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

Balance Computation Method ..... **Daily Balance\***

\*This method applies a daily periodic rate to the principal in the account each day.

- Interest will be compounded and credited monthly.
- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- This account is not available to partnerships and corporations.

PVB Courtesy Overdraft Protection (COP) ..... **Available to qualifying customers**  
*See section regarding PVB COP*

## Additional Options and Features Available with this Product:

ATM/VISA <sup>®</sup> Check Card charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations .....	Free
ATM/VISA <sup>®</sup> Check Card charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations	Varies by ATM
TELEBANK Service Telephone Transfers .....	Free
PVB ANYWHERE - Internet Banking .....	Free
PVB Bill Pay Service via Internet Banking (per month) .....	Free
eStatements .....	Free

- If an interest-bearing account is changed to a non-interest-bearing account without changing account numbers, the accrued interest for the period since your last statement will not be paid (*Effective July 1, 2010*).

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES" section for other charges which apply to this account.

# MONEY MARKET DEPOSIT ACCOUNT (MMDA)

Minimum Deposit to open account .....	<b>\$ 1,000.00</b>
Minimum Balance Charge .....	<b>\$ 10.00</b>
Minimum Balance required to avoid service charge .....	<b>\$ 1,000.00</b>
Statement Period .....	<b>Monthly</b>
Check Printing Charge .....	<b>Varies - based on check style</b>
Check Writing .....	<b>Limited-See Below*</b>

Interest Rate is Tiered as follows:

\$100,000.00 and over .....	<b>(see rate sheet)</b>
\$50,000.00 to \$99,999.99 .....	<b>(see rate sheet)</b>
\$15,000.00 to \$49,999.99 .....	<b>(see rate sheet)</b>
\$.01 to \$14,999.99 .....	<b>(see rate sheet)</b>

Annual Percentage Yield ..... **(see rate sheet)**  
 Minimum Balance Required to Obtain Annual Percentage Yield is Tiered as follows:

\$100,000.00 and over .....	<b>\$ 100,000.00</b>
\$50,000.00 to \$99,999.99 .....	<b>\$ 50,000.00</b>
\$15,000.00 to \$49,999.99 .....	<b>\$ 15,000.00</b>
\$.01 to \$14,999.99 .....	<b>\$ .01</b>

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

Balance Computation Method ..... **Daily Balance\***

\* This method applies a daily periodic rate to the principal in the account each day.

- Interest will be compounded and credited monthly.
- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- We reserve the right to require seven (7) days advance notice before funds can be withdrawn.
- ATM withdrawals and withdrawals made in person at the bank are unlimited.

◆ **MMDA Withdrawal Limitations:** Transfers from a Money Market Deposit Account to third parties by preauthorized, automatic or telephone transfers, check, draft, debit/ATM card or similar orders are limited to **six (6) per month**

- This account must be changed to a non-restricted account if:
  - (1) There are excessive withdrawals in three (3) statement periods in a year, OR
  - (2) There are excessive withdrawals of four (4) or more in any statement period.
- Excessive Withdrawal Charge (per each excessive withdrawal during statement period) ..... **\$ 5.00**

PVB Courtesy Overdraft Protection (COP) ..... **Available to qualifying customers**  
*See section regarding PVB COP*

Dormant Account Charge  
 (Per month if account had no customer initiated activity in 12 months) ..... **\$ 5.00**

**eStatements** ..... **Free**

- If an interest-bearing account is changed to a non-interest-bearing account without changing account numbers, the accrued interest for the period since your last statement will not be paid (*Effective July 1, 2010*).

- See **“CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES”**  
**section for other charges which apply to this account.**

## FREE 100 BUSINESS CHECKING\*

Minimum Deposit to open Account .....	<b>\$ 250.00</b>
Minimum Balance Required to avoid service charges .....	<b>\$ -0-</b>
Minimum Balance Service Charge .....	<b>\$ -0-</b>
Statement Period .....	<b>Monthly</b>
Overdraft Daily Charge (per each day overdrawn beginning on 4 <sup>th</sup> day) .....	<b>\$ 2.00</b>
Check Printing Charge .....	<b>varies based on check style</b>
Check Writing .....	<b>Unlimited *</b>

**\*There is no limit on the number of checks you may write and no charge for the first 100 total items (checks written and items deposited) which post to your account per statement cycle.**

<b>The charge for each item in excess of 100 items .....</b>	<b>\$0.25 each</b>
Dormant Account Charge (Per month if account had no customer initiated activity in 12 months) .....	<b>\$ 5.00</b>

- This account is available to Sole Proprietorships, Partnerships, Limited Liability Companies, Corporations, Non-Profit Organizations and other Organizations or Associations.
- High volume accounts (for example, 100 or more items per month) may need to be opened as, or converted to, a Business Checking Account.

PVB Courtesy Overdraft Protection (COP) ..... **Available to qualifying customers**  
*See section regarding PVB COP*

### Additional Options and Features Available with this Product:

<b>PVB Business VISA<sup>®</sup> Debit Card</b> charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Free</b>
<b>PVB Business VISA<sup>®</sup> Debit Card</b> charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Varies by ATM</b>
<b>TELEBANK</b> Service Telephone Transfers .....	<b>Free</b>
<b>PVB ANYWHERE</b> - Internet Banking .....	<b>Free</b>
<b>PVB Bill Pay Service</b> via Internet Banking (per month) .....	<b>Free</b>
<b>eStatements</b> .....	<b>Free</b>
<b>PVB eBusiness</b> .....	<b>varies (Ask us for details)</b>

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES"  
 section for other charges which apply to this account.

## BUSINESS CHECKING\*

Minimum Deposit to open account .....	\$ 250.00
Minimum Balance Required to avoid service charges .....	\$ 2,500.00
Minimum Balance Service Charge:	
Less than \$1,000.00 .....	\$ 5.00
\$ 1,000.00 - \$ 2,499.00 .....	\$ 3.75
\$ 2,500.00 or greater .....	\$ -0-

Statement Period: .....	Monthly
Overdraft Daily Charge (per each day overdrawn beginning on 4 <sup>th</sup> day) .....	\$ 10.00
Check Printing Charge .....	Varies based on check style
Check Writing .....	Unlimited

- This account is available to Sole Proprietorships, Partnerships, Limited Liability Companies, Corporations, Non-Profit Organizations and other Organizations or Associations.
- High volume accounts (for example, 300 or more items per month) may need to be opened as, or converted to, a Commercial Analysis Checking Account.

Dormant Account Charge  
(Per month if account had no customer initiated activity in 12 months) ..... **\$ 5.00**

PVB Courtesy Overdraft Protection (COP) ..... **Available to qualifying customers**  
*See section regarding PVB COP*

### **Additional Options and Features Available with this Product:**

**PVB Business VISA<sup>®</sup> Debit Card** charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations ..... **Free**

**PVB Business VISA<sup>®</sup> Debit Card** charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations ..... **Varies by ATM**

**TELEBANK** Service Telephone Transfers ..... **Free**

**PVB ANYWHERE** - Internet Banking ..... **Free**

**PVB Bill Pay Service** via Internet Banking (per month) ..... **Free**

**eStatements** ..... **Free**

**PVB eBusiness** ..... **varies** (*Ask us for details*)

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES"  
section for other charges which apply to this account.

## COMMERCIAL ANALYSIS CHECKING\*

Minimum Deposit to Open Account .....	<b>\$ 1,000.00</b>
Earnings Credit - The earnings credit is accrued and can partially or totally offset the account's analysis charges. The earnings credit is computed on the account's Average Available Balance minus the 10% Reserve Requirement. The Rate is indexed to the LIBOR Rate as of the last Tuesday of the previous month.	
Monthly Analysis Charge .....	<b>\$ 5.00</b>
Per Item Charges:	
Written Checks or Written Drafts .....	<b>\$ 0.12</b>
Deposited PVB Checks .....	<b>\$ -0-</b>
ACH Debits or Credits .....	<b>\$ 0.10</b>
Deposited Checks Drawn on Other Banks .....	<b>\$ 0.10</b>
Statement Period .....	<b>Monthly</b>
Overdraft Daily Charge (per each day overdrawn beginning on 4 <sup>th</sup> day) .....	<b>\$ 25.00</b>
Check Printing Charge .....	<b>Varies based on check style</b>
Check Writing .....	<b>Unlimited</b>
- This account is available to Sole Proprietorships, Partnerships, Limited Liability Companies, Corporations, Non-Profit Organization and other Organizations or Associations.	
Dormant Account Charge	
(Per month if account had no customer initiated activity in 12 months) .....	<b>\$ 5.00</b>
PVB Courtesy Overdraft Protection (COP) .....	<b>Available to qualifying customers</b>
	<i>See section regarding PVB COP</i>

### Additional Options and Features Available with this Product:

<b>PVB Business VISA<sup>®</sup> Debit Card</b> charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Free</b>
<b>PVB Business VISA<sup>®</sup> Debit Card</b> charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Varies by ATM</b>
<b>TELEBANK</b> Service Telephone Transfers .....	<b>Free</b>
<b>PVB ANYWHERE</b> - Internet Banking .....	<b>Free</b>
<b>PVB Bill Pay Service</b> via Internet Banking (per month) .....	<b>Free</b>
<b>eStatements</b> .....	<b>Free</b>
<b>PVB eBusiness</b> .....	<b>varies (Ask us for details)</b>

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES"  
section for other charges which apply to this account.

# IOLTA CHECKING (Attorneys)

This account is available for Attorney Trust Accounts.  
Interest will be remitted to the WV Bar Foundation, Inc.

Minimum Deposit to open account .....	\$ -0-
Minimum Balance Required to avoid service charge .....	\$ -0-
Statement Period .....	Monthly
Check Printing Charge .....	Varies based on check style
Interest Rate .....	(see rate sheet)
Annual Percentage Yield .....	(see rate sheet)
Minimum Balance Required to Obtain Annual Percentage Yield .....	\$ 0.01
Dormant Account Charge	

(Per month if account had no customer initiated activity in 12 months) ..... \$ 5.00  
Balance Computation Method ..... **Daily Balance\***

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

- \* This method applies a daily periodic rate to the principal in the account each day.
- Interest will be compounded and credited monthly.
- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.

## Additional Options and Features Available with this Product:

<b>PVB ANYWHERE</b> - Internet Banking .....	<b>Free</b>
<b>eStatements</b> .....	<b>Free</b>

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES" section for other charges which apply to this account.

## PVB Courtesy Overdraft Protection (COP)

**PVB Courtesy Overdraft Protection (COP)** provides you peace-of-mind if items arrive on your account when insufficient funds exist. It can save you the embarrassment, hassle, and some of the cost of returned checks. With **PVB COP**, we will attempt to pay any checks or items that exceed the balance in your checking account, up to a limit of **\$500** (\$1,000 for business accounts) beyond your available balance. We do this knowing that you will soon make a deposit to bring your account to a positive balance.

Although The Poca Valley Bank offers **PVB COP** as a non-contractual courtesy and is under no obligation to pay items when your funds are non-sufficient, we will make every effort to pay your overdraft items. **You will still be charged our overdraft charge.**

See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES" ~ **Overdraft Charges** section for other charges which apply to this account.

We hope to save you the substantial fees charged by merchants for returned checks as well as the embarrassment, time involved and other negative consequences of having a returned item to a merchant.

**PVB Courtesy Overdraft Protection (COP)** is available to eligible customers.  
To determine if you are qualified for this service, please contact any Poca Valley Bank office.

The fee or fees for the payment of each overdraft is \$30. The categories of transactions for which a fee may be imposed include paper checks, preauthorized automatic (AC) transactions, ATM withdrawals and point-of-sale (POS) transactions. In the PVB Courtesy Overdraft Protection program, the customer is expected to repay or cover any overdraft within 30 days. The bank will normally not pay an overdraft if the customer overdraws their account more than \$10 and does not have PVB Courtesy Overdraft Protection (PVB COP) or when the customer exceeds their overdraft protection limit(s).

# HEALTHY SAVER ACCOUNT

A PVB Health Savings Account

This account is for the purpose of paying or reimbursing qualified medical expenses. Additional deposits may be made at any time. You may also establish automatic transfers into this account from other PVB accounts. Withdrawals may be made without penalty at any time.

**All IRS rules governing Health Savings Account (HSA) eligibility, deposit limitations, etc., apply.**

Minimum Deposit required to open account .....	\$ 50.00
Minimum Balance required to avoid service charge .....	\$ 3,000.00
Monthly Service Charge (if balance is below \$3,000) .....	\$ 3.00
Check Writing .....	unlimited
Statement Period .....	Monthly
Check Printing Charge First order of 25 checks & 10 deposit tickets .....	\$ -0-
Additional orders: 25 checks .....	\$ 7.00
50 checks .....	\$ 9.00
Point of Sale Transactions using a PVB HSA Card .....	\$ -0-
Interest Rate is Indexed to the 3 Month LIBOR (London Interbank Offered Rate) and Tiered as follows:	
\$10,000.00 and over .....	<b>(see rate sheet)</b>
\$1,000.00 to \$9,999.99 <b>(see rate sheet)</b>	
\$.01 to \$999.99 .....	<b>(see rate sheet)</b>
Annual Percentage Yield .....	<b>(see rate sheet)</b>
Minimum Balance Required to Obtain Annual Percentage Yield is Tiered as follows:	
\$10,000.00 and over .....	<b>(see rate sheet)</b>
\$1,000.00 to \$9,999.99 .....	<b>(see rate sheet)</b>
\$.01 to \$999.99 .....	<b>(see rate sheet)</b>

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed each month based on the 3 Month LIBOR (London Interbank Offered Rate)

Method of Computation .....

**Daily Balance\***

\* This method applies a daily periodic rate to the principal in the account each day.

Interest will be compounded and credited .....

**Monthly**

- Interest on non-cash items will begin to accrue on the same day funds are deposited.

- If you close the account before interest is credited, you will receive the accrued interest.

## Additional Options and Features Available with this Product:

Dormant Account Charge

(Per month if account had no customer initiated activity in 12 months) .....

**\$ 5.00**

PVB ANYWHERE Internet Banking .....

**\$ -0-**

Online Bill Pay Service (Optional) .....

**\$ -0-**

**eStatements** .....

**Free**

- See **“CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES”**  
section for other charges which apply to this account.

- Other restrictions, terms and conditions may apply with a Health Savings Account. Ask a PVB Financial Service Representative and consult your tax advisor for details.

# STATEMENT SAVINGS

Minimum Deposit Required to open account .....	<b>\$ 50.00</b>
Minimum Balance Required to avoid service charge .....	<b>\$ 50.00</b>
Minimum Balance Charge (Monthly if balance falls below \$50) .....	<b>\$ 4.75</b>
Statement Period .....	<b>Quarterly</b>

Dormant Account Charge  
 (Per month if account had no customer initiated activity in 24 months) ..... **\$ 5.00**

Interest Rate ..... **(see rate sheet)**  
 Annual Percentage Yield ..... **(see rate sheet)**

Minimum Balance Required to Obtain Annual Percentage Yield ..... **\$ 0.01**  
 Balance Computation Method ..... **Daily Balance\***

*Variable Rate:* The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

\*This method applies a daily periodic rate to the principal in the account each day.

Interest will be compounded and credited ..... **Monthly**

- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- This account is not available to partnerships and corporations.

**Withdrawal Limitations:** Transfers from a Savings Account to third parties by preauthorized, automatic or telephone transfers, check, draft, debit/ATM card or similar orders are limited to **six (6) per calendar month**.

- This account must be changed to a non-restricted account if:
  - (1) There are excessive withdrawals in three (3) statement periods in a year, OR
  - (2) There are excessive withdrawals of four (4) or more in any statement period.
- Excessive Withdrawal Charge (per each excessive withdrawal during statement period ... **\$ 5.00**

Dormant Account Charge  
 (Per month if account had no customer initiated activity in 24 months) ..... **\$ 5.00**

### Additional Options and Features Available with this Product:

ATM Card charge by PVB for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Free</b>
ATM Card charge by Financial Institution which owns the ATM for withdrawal, balance inquiry & transfers at non-proprietary locations .....	<b>Varies by ATM</b>
TELEBANK Service Telephone Transfers .....	<b>Free</b>
PVB ANYWHERE - Internet Banking .....	<b>Free</b>
eStatements .....	<b>Free</b>

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES" section for other charges which apply to this account.

## JUNIOR SAVINGS (Under Age 18)

Minimum Deposit Required to open account .....	\$ -0-
Minimum Balance Required to avoid service charge .....	\$ -0-
Statement Period .....	<b>Quarterly</b>
Interest Rate .....	<b>(see rate sheet)</b>
Annual Percentage Yield .....	<b>(see rate sheet)</b>
Minimum Balance Required to obtain Annual Percentage Yield .....	<b>\$ 0.01</b>
Balance Computation Method .....	<b>Daily Balance*</b>

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

\*This method applies a daily periodic rate to the principal in the account each day.

Interest will be compounded and credited: ..... **Monthly**

- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- ATM cards can only be issued to people at least 18 years old.
- This account is only available to primary account holders who are under the age of 18 years. The account will be converted to a Regular Savings when the primary account holder turns 18 years of age.

**Withdrawal Limitations: Withdrawal Limitations:** Transfers from a Savings Account to third parties by preauthorized, automatic or telephone transfers, check, draft, debit/ATM card or similar orders are limited to **six (6) per calendar month.**

- This account must be changed to a non-restricted account if:
    - (1) There are excessive withdrawals in three (3) statement periods in a year,
- OR
- (2) There are excessive withdrawals of four (4) or more in any statement period.

- Excessive Withdrawal Charge  
(Per each excessive withdrawal during statement period) ..... **\$ 5.00**
- Dormant Account Charge  
(Per month if account had no customer initiated activity in 24 months) ..... **\$ 5.00**

**eStatements** ..... **Free**

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES" section for other charges which apply to this account.

## IRA SAVINGS\* (Traditional, Roth, Educational)

The IRA Savings account may be used to accumulate deposits to reach other investment minimums or to hold IRA funds temporarily, while making an investment decision. Additional deposits may be made at any time. You may also establish automatic transfers into this account from other PVB accounts. Withdrawals for **IRA Transfers** or **IRA rollovers** may be made without penalty at any time. All IRS rules governing Individual Retirement Account eligibility, deposit limitations, etc., apply.

Minimum Deposit Required to open account ..... **\$ 25.00**  
 Statement Period ..... **Quarterly**  
 Interest Rate **indexed to PVB Statement Savings** ..... **(see rate sheet)**  
 Annual Percentage Yield ..... **(see rate sheet)**  
 Minimum Balance Required to Obtain Annual Percentage Yield ..... **\$ 0.01**  
 Balance Computation Method ..... **Daily Balance\***  
**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

\*This method applies a daily periodic rate to the principal in the account each day.

Interest will be compounded and credited: ..... **Monthly**

- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- This account is only available to individuals.

**Withdrawal Limitations:** Transfers from a Savings Account to third parties by preauthorized, automatic or telephone transfers, check, draft, debit/ATM card or similar orders are limited to **six (6) per calendar month**.

- This account must be changed to a non-restricted account if:
  - (1) There are excessive withdrawals in three (3) statement periods in a year, OR
  - (2) There are excessive withdrawals of four (4) or more in any statement period.
- Excessive Withdrawal Charge (per each excessive withdrawal during statement period ... **\$ 5.00**

### Additional Options and Features Available with this Product:

**PVB ANYWHERE** - Internet Banking ..... **Free**  
**eStatements** ..... **Free**

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES"  
 section for other charges which apply to this account.

**\* (Other restrictions, terms or conditions may apply with TRADITIONAL, ROTH & EDUCATION IRAs. Ask a PVB Financial Service Representative & consult your tax advisor for details.)**

## BUSINESS SAVINGS

Minimum Deposit Required to open account .....	<b>\$ 50.00</b>
Minimum Balance Required to avoid service charge .....	<b>\$ 200.00</b>
Maximum Balance Allowed in this account .....	<b>\$ 150,000.00</b>
Minimum Balance Charge (Monthly if balance falls below \$200) .....	<b>\$ 4.75</b>
Statement Period .....	<b>Quarterly</b>
Interest Rate .....	<b>(see rate sheet)</b>
Annual Percentage Yield .....	<b>(see rate sheet)</b>
Minimum Balance Required to Obtain Annual Percentage Yield .....	<b>\$ 0.01</b>
Balance Computation Method .....	<b>Daily Balance*</b>

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

\*This method applies a daily periodic rate to the principal in the account each day.

**Minimum Balance Charge** is based on the Daily Balance Method

Interest will be compounded and credited: ..... **Monthly**

- Interest on non-cash items will begin to accrue on the same day funds are deposited.
- If you close the account before interest is credited, you will receive the accrued interest.
- We reserve the right to require seven (7) days advance notice before funds can be withdrawn.
- **Business Savings Withdrawal Limitations** - Transfers from a Savings Account to third parties by preauthorized, automatic or telephone transfers, check, draft, debit/ATM card or similar orders are limited to **six (6) per calendar month**.
- This account must be changed to a non-restricted account if:

(1) There are excessive withdrawals in three (3) statement periods in a year,

OR

(2) There are excessive withdrawals of four (4) or more in any statement period.

- Excessive Withdrawal Charge  
(per each excessive withdrawal during statement period) ..... **\$ 5.00**
- Dormant Account Charge  
(Per month if account had no customer initiated activity in 24 months) ..... **\$ 5.00**

### **Additional Options and Features Available with this Product:**

<b>TELEBANK</b> Service Telephone Transfers .....	<b>Free</b>
<b>PVB ANYWHERE</b> - Internet Banking .....	<b>Free</b>
<b>eStatements</b> .....	<b>Free</b>

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES"  
section for other charges which apply to this account.

# CHRISTMAS & VACATION CLUBS

This account may be opened any business day of the year. The balance will automatically be deposited and Interest will be credited to the account of your choice as follows:

**Christmas Club** ..... **Annually in October**  
**Vacation Club** ..... **Annually in May**

Early Withdrawal (**per each withdrawal**) ..... **\$ 10.00**  
Minimum Deposit Required to open account ..... **\$ 5.00**  
Minimum Automatic Transfer Required ..... **\$ 5.00 or more**

- Payment may be deducted weekly, biweekly, semi-monthly or monthly.
- There must be at least one (1) automatic transfer per month.
- If funds are not available in a PVB deposit account, on the day designated for transfer, we will continue attempting to debit the account until sufficient funds are available.

**Withdrawal Limitations:** Transfers from a Savings Account to third parties by preauthorized, automatic or telephone transfers, check, draft, debit/ATM card or similar orders are limited to **six (6) per calendar month.**

- This account must be changed to a non-restricted account if:
  - (1) There are excessive withdrawals in three (3) statement periods in a year, OR
  - (2) There are excessive withdrawals of four (4) or more in any statement period.
- Excessive Withdrawal Charge  
(per each excessive withdrawal during statement period) ..... **\$ 5.00**

Insufficient Funds (NSF) Charges will not be applied because we will not overdraw the account to make this transfer.

Interest Rate ..... **(See rate sheet)**  
Annual Percentage Yield ..... **(See rate sheet)**  
Minimum Balance Required to obtain Annual Percentage Yield ..... **\$ 0.01**  
Balance Computation Method ..... **Daily Balance\***

\*This method applies a daily periodic rate to the principal in the account each day.

**Variable Rate:** The Interest Rate and Annual Percentage Yield may be changed at any time at the bank's discretion.

- Interest begins to accrue on the business day you deposit any non-cash item such as a check.
- If you close the account before interest is credited, you will receive the accrued interest.
- This account is only available to natural persons and not business entities.

- See "CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES"  
section for other charges which apply to this account.

# CERTIFICATES OF DEPOSIT (CDs) and INDIVIDUAL RETIREMENT ACCOUNT CERTIFICATES OF DEPOSIT (IRAs)

The Poca Valley Bank offers a wide variety of Certificate of Deposit and Individual Retirement Account (IRA) Certificate of Deposit terms and rates in order to meet your individual financial needs. Please note that other restrictions may apply with the TRADITIONAL, ROTH & EDUCATION Individual Retirement Accounts. Ask a PVB Financial Service Representative and consult your tax advisor for details.

The following are some of the features of our Certificates of Deposit:

- After the account is opened, you may not make any deposits into or withdrawals from the principal in the account until the maturity date.
- Interest begins to accrue on the business day you deposit any non-cash item such as a check.
- Interest will be credited to your *Certificate or to another PVB deposit account* monthly, quarterly, semi-annually, annually or at maturity.
- The annual percentage yield assumes that interest remains on deposit until maturity. A withdrawal will reduce earnings.

### **PENALTY FOR EARLY WITHDRAWAL**

Federal guidelines require us to impose a penalty on any permitted withdrawal of funds made within seven days of the date of purchase. This penalty will be equal to all interest earned on the amount withdrawn from the date of deposit. On any withdrawals made after seven days from date of purchase, we may impose a penalty for every withdrawal of funds.

- **Maturities of up to 91 Days** - The penalty will be the greater of:

- (1) all interest earned on the amount withdrawn from the most recent of the date of deposit or last renewal, or
- (2) all interest that could have been earned on the amount withdrawn during a period equal to one-half of the maturity period.

- **Maturities of 92 Days-1 Year** - The penalty will be an amount at least equal to three (3) months of interest which has been or could have been earned.

- **Maturities of Greater than 1 Year** - The penalty will be an amount at least equal to six (6) months of interest which has been or could have been earned.

### **RENEWAL POLICY**

- **Single Maturity CDs:** Certificates of Deposit with a single maturity will not automatically renew. These should be presented promptly at maturity because no interest is payable after the maturity date.

- **Automatically Renewable CDs:** Certificates of Deposit which are set up to be automatically renewable will have a grace period of 10 days from the maturity date to present the certificate for payment without penalty. If the certificate automatically renews, it will be renewed at the rate in effect at The Poca Valley Bank on the maturity date for certificates of deposit with the same term.. *Interest that accrues after maturity at the new rate, will not be paid if the Certificate is closed within the 10 day grace period. We will mail you a notice of pending renewal 10 days prior to the maturity date.*

Balance Computation Method ..... **Daily Balance\***

\*This method applies a daily periodic rate to the principal in the account each day.

- **BUMP-UP CERTIFICATE OF DEPOSIT RATE CHANGES:** The Bump-Up CDs have a Single Maturity and the Interest Rate/Annual Percentage Yield on this certificate will not change unless you advise us in writing that you wish to exercise the Bump-Up option. One (1) time during the term of the certificate you may notify the bank and have the Interest Rate on the existing certificate bumped-up to the current Interest Rate being offered for the Bump-Up CDs. You may contact us at (304) 577-6611, (304) 548-7329, (304) 965-7730, (304) 984-1997, (304) 759-1010, (304) 586-2300, (304) 927-1492 to obtain the current Interest Rates.

- See “CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES”  
section for other charges which apply to this account.

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MIN. BAL.to Obtain Annual Percentage Yield	INTEREST RATE	COMPOUNDED	ANNUAL PERCENTAGE YIELD
31 day CD	\$1,000.00	\$1,000.00	<a href="#">See rate sheet</a>	At maturity	<a href="#">See rate sheet</a>
91 day CD	\$1,000.00	\$1,000.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
6 month CD	\$1,000.00	\$1,000.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
12 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
18 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
24 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
30 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
36 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
42 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
48 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
60 month CD	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
36 month Bump-Up	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
60 month Bump-Up	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
<b>Special CDs</b>	<a href="#">See rate sheet</a>	<a href="#">See rate sheet</a>	<a href="#">See rate sheet</a>	<a href="#">See rate sheet</a>	<a href="#">See rate sheet</a>
18 month Traditional, Roth, or Educational IRA	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>
60 month Traditional, Roth, or Educational IRA	\$500.00	\$500.00	<a href="#">See rate sheet</a>	monthly	<a href="#">See rate sheet</a>

Federal and State banking laws govern much of our relationship with you, In particular, laws concerning negotiable instruments, deposit accounts and how we treat activity of these accounts. Complete disclosures of our charges are in this brochure. Please retain for your records.

## **FEDERAL ELECTRONIC FUND TRANSFER ACT "REGULATION E" DISCLOSURES**

**IMPORTANT INFORMATION** for our customers who have authorized electronic fund transfers: The Federal Electronic Fund Transfer Act and implementing Regulation E provide that we disclose pertinent information about any access card, preauthorized transfer from your account for loan payments, telephone transfers, preauthorized deposits to - and if applicable, preauthorized transfers from your account with us.

### **I. AVAILABLE TRANSFERS**

A. **ACCOUNT ACCESS.** You may use your ATM or DEBIT card to:

1. Withdraw cash from your checking and savings account
2. Make deposits to your checking or savings account (at ATMs in WV only)
3. Transfer funds between your checking and savings accounts whenever you request.
4. Pay for purchases at places that have agreed to accept the cards.
5. Inquire about your account balance.

Some of these services may not be available at all terminals.

B. **TELEBANK ACCESS.** You may use the TELEBANK Service (304) 577-6730 or 1 (877) 707-2265 to:

1. Inquire about your DDA, SAVINGS, COD, or LOAN account balances.
2. Inquire about recent transactions on your DDA or SAVINGS accounts.
3. Transfer funds between your DDA and SAVINGS accounts.
4. Inquire about Branch business hours.

C. **PREAUTHORIZED**

1. Direct Deposits
2. Direct Payments
3. Transfers from one account to another
4. Transfers from checking or savings for loan payments

D. **INTERNET ACCESS.** PVB customers may register for PVB ANYWHERE Internet Banking Service at [www.pocavalleybank.com](http://www.pocavalleybank.com) . Complete information regarding these services is contained on the website.

With PVB ANYWHERE you may:

1. Inquire about your Checking, Savings, Certificate of Deposits, or Loan account balances
2. Inquire about recent transactions on your Checking or Savings accounts.
3. Transfer funds between your deposit accounts and to your loan accounts.
4. View recent account statements and check images.
5. Authorize your account to be charged in order to pay bills through our optional Bill Pay feature.
6. Inquire about branch business hours and other information on our general website.

E. **ELECTRONIC CHECK CONVERSION.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

1. Pay for purchases
2. Pay bills

### **II. LIMITATIONS ON FREQUENCY AND DOLLAR AMOUNT OF TRANSFERS**

- A. You may make an unlimited number of cash withdrawals up to your daily cash limit or up to \$400.00 from ATMs each day with your ATM card.
- B. You can use point-of-sale transfer service an unlimited number of times each day up to \$1,000.00 worth of goods or your daily cash limit with your VISA<sup>®</sup> Check Card.
- C. You may make unlimited TELEBANK or Telephone transfers each day.

### **III. CHARGES FOR TRANSFERS**

#### **A. FIXED CHARGE**

1. We will charge you \$5.00 to replace an ATM Card.
2. We will charge you \$10.00 to replace a VISA<sup>®</sup> Check Card.

**\*NOTICE REGARDING ATM CHARGES BY OTHERS:** If you use an automated teller machine that is not operated by us, you may be assessed a charge by the operator of the machine and/or by the automated transfer network.

### **IV. DOCUMENTATION OF TRANSFERS**

- A. **TERMINAL TRANSFERS.** You will typically get a receipt at the time you make any transfer to or from your account, cash withdrawal or deposit using an ATM or Point-of-Sale Terminal.
- B. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company you can call us at (304) 577-6611, (304) 548-7329, (304) 965-7730, (304) 984-1997, , (304) 759-1010, (304) 586-2300 or (304) 927-1492 to find out whether or not the deposit has been made.
- C. You will receive a monthly account statement from us.

### **V. RIGHT TO STOP PAYMENT**

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how: Call us at the phone number given below, or write us at the address given below, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. The stop payment information must be exact or we will be unable to identify the items, making the order ineffective. We will charge you \$35.00 for each stop payment order you give.

Write The Poca Valley Bank, P O Box 56, Walton, WV 25286, or call: 304-577-6611.

### **VI. NOTICE OF TRANSFERS VARYING IN AMOUNT**

If the preauthorized regular transfers from your account may vary in amount, the person you are going to pay should tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

### **VII. ACCOUNT INFORMATION DISCLOSURE**

A. We will disclose information about your account or the transfers you make:

1. Where it is necessary to complete transfers, or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
3. In order to comply with government agency or court orders, or
4. If you give us your written permission

### **VIII. LIABILITY FOR FAILURE TO MAKE TRANSFERS**

A. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer,
2. If the transfer would go over the credit limit of your overdraft line, if any,
3. If your account is frozen because of a court order or some similar reason,
4. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken,
5. There may be other exceptions stated in our account agreement with you.

## **IX. ERROR RESOLUTION PROCEDURES**

### **A. In Case of Errors or Questions About Your Electronic Transfers:**

1. Telephone us or write us at the phone number or address given below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.
2. Tell us your name and account number (if any).
3. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
4. Tell us the dollar amount of the suspected error.

- B.** If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will make a provisional credit to your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new customer. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## **X. CUSTOMER LIABILITY**

### **A. Consumer liability**

1. Please tell us **AT ONCE** if you believe your ATM/Debit Card, VISA<sup>®</sup> Card, or PIN has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50.00 if someone used your card and PIN without your permission.
2. If you do **NOT** tell us within two business days after you learn of the loss or theft of your card and PIN, and we can prove that we could have stopped someone from using your card and PIN without your permission if you had told us, you could lose as much as \$500.00.
3. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.
4. **Additional Liability for VISA<sup>®</sup> Check Cards.** Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA<sup>®</sup> Check Card. This additional limit on liability does not apply to ATM transactions, to transactions using your PIN which are not processed by VISA<sup>®</sup>, or to commercial cards.

## **XI. MAILING ADDRESS, TELEPHONE NUMBER, AND BUSINESS DAY DISCLOSURE:**

Our mailing address is: **P.O. Box 56, Walton, WV 25286**

Our phone number is: **(304) 577-6611**

We are open for business: Monday through Saturday; Holidays are not included.

If you need to report a lost/stolen **VISA<sup>®</sup> Check Card** or **ATM/Debit card** (issued by PVB) during days we are closed for business, use this **toll-free number: 1-800-554-8969**.

*If you need to report a lost/stolen **VISA<sup>®</sup> CREDIT Card** during days we are closed for business use this **toll-free number 1-877-602-8965***

## **YOUR ABILITY TO WITHDRAW FUNDS FUNDS AVAILABILITY "REGULATION CC"**

Our policy is to make funds from your cash and check deposits available to you on the same business day of your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If, on Monday thru Friday, you make a deposit before 3:00 P.M. at Walton, WV branch or 2:00 P.M. at Clendenin, WV branch, Elkview, WV branch, Sissonville, WV branch, Spencer, WV branch, Poca, WV branch or Winfield, WV branch on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 3:00 P.M. at Walton, WV branch or 2:00 P.M. at Clendenin, WV branch or Elkview, WV branch, Sissonville, WV branch, Spencer, WV branch, Poca, WV branch or Winfield, WV branch, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### **LONGER DELAYS MAY APPLY**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$100 of your deposits will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more the \$5,000.00 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

### **SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashiers, certified, teller's, travelers, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the seventh business day after the day of your deposit.



## THE POCA VALLEY BANKSHARES, INC. AFFILIATE MARKETING OPT-OUT NOTICE

### Subsidiaries (Affiliates)

The Poca Valley Bank, Inc.(MEMBER FDIC ), Poca Valley Financial, Inc., Hays & Company, Inc.,  
Poca Valley Title Insurance, LLC

### Your Choice To Limit Marketing/Marketing Opt-out

- **The Poca Valley Bankshares, Inc.** group of companies is providing this notice.
- From time to time, we may contact you regarding products offered by our affiliate companies which may be of interest to you. Although we will always try not to overload your mailbox, we understand that some of you may not wish to receive any material from our affiliates and we are required by Federal law to provide you the following information:
- Federal law gives you the right to limit some but not all marketing from **The Poca Valley Bankshares, Inc.** companies. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from **The Poca Valley Bankshares, Inc.** companies.
- You may limit the **The Poca Valley Bankshares, Inc.** companies, such as the **The Poca Valley Bank, Inc.**(MEMBER FDIC ), **Poca Valley Financial, Inc., Hays & Company, Inc., Poca Valley Title Insurance, LLC** affiliates, from marketing their products or services to you based on your personal information that they receive from other **The Poca Valley Bankshares, Inc.** companies. This information includes your income, your account history, and your credit score.
- Your choice to limit marketing offers from the **The Poca Valley Bankshares, Inc.** companies will apply until you tell us to change your choice.

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To limit marketing offers, check the box and complete the form below, and mail the form to:

The Poca Valley Bank, P.O. Box 56, Walton, WV 25286

Do not allow any company in The Poca Valley Bankshares, Inc. group of companies to use my personal information to market to me.

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Print Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

## **The POCA VALLEY BANKSHARES, INC. PRIVACY NOTICE Subsidiaries (Affiliates)**

The Poca Valley Bank, Inc.(MEMBER FDIC ), Poca Valley Financial, Inc., Hays & Company, Inc. and Poca Valley Title Insurance

Protecting your privacy is important to us and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a choice of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. This Notice describes how we handle information and our commitment to protecting your privacy. It serves as a standard for all of our employees for collection, use, retention, and security of nonpublic personal information.

### **SECURITY OF NONPUBLIC PERSONAL INFORMATION**

We take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

“**Nonpublic personal information**” is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

### **NONPUBLIC PERSONAL INFORMATION WE DISCLOSE and/or COLLECT**

We may disclose/collect the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

### **PARTIES TO WHOM WE DISCLOSE/COLLECT NONPUBLIC PERSONAL INFORMATION**

**AFFILIATES:** We are permitted under law to share information about our transactions and experiences with you and your accounts such as:

- Name and Address
- Account Types along with their Balances and Activity
- Payment and Deposit History
- Credit Card Usage

We do not disclose any nonpublic personal information about you to our affiliates, except as permitted by law. Our affiliates are The Poca Valley Bank, Inc., Poca Valley Financial, Inc., Hays & Company, Inc., and Poca Valley Title Insurance Company. Other information may be shared to our affiliates, but only with your consent or at your direction.

**THIRD PARTIES:** We also are permitted under law to disclose nonpublic personal information about you to “non-affiliated third parties” (i.e., third parties that are not members of our corporate family) in certain circumstances. We may disclose the information we collect about our customers as described above to third parties for a variety of purposes, including:

- » To companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements;
- » To government, regulatory and legal authorities in response to a subpoena, to prevent fraud, to comply with an inquiry by a government agency or regulator, or as necessary for other legal purposes;
- » To third parties that perform services for us in processing or servicing of your transaction, and otherwise as permitted by law; and
- » To third parties with your consent or at your direction.

We do not disclose any nonpublic personal information about you to any other third parties, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

### **FAIR CREDIT REPORTING ACT DISCLOSURE**

Under the Fair Credit Reporting Act, we have a right to share with our affiliates information regarding our transactions or experiences. It also permits us (with opt-out provisions) to share any “other information” about you with our affiliates (persons related by common ownership or affiliated by corporate control, now or in the future) either directly or indirectly. This “other information” may include, but is not limited to, application information, credit reports from a consumer reporting agency, and any other information we have about you. It is our policy not to share information with our affiliates except where allowed by regulation or law. Your written consent will be obtained any time “other information” is desired to be shared.

# Substitute Checks and Your Rights

## **What is a substitute check?**

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

## **What are my rights regarding substitute checks?**

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

## **How do I make a claim for a refund?**

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at: **P.O. Box 56, Walton, WV 25286** or by Phone at **304-577-6611**

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: identifying information, such as the check number, the name of the person to whom you wrote the check, and the amount of the check.

**CHARGES COMMON TO PVB DEPOSIT ACCOUNTS & OTHER SERVICES**

Activity printout of account (first page) ..... **\$ 1.00**  
 Additional pages (**per page**) ..... **\$ 0.25**  
 Account research and balancing assistance  
     (**per hour/prorated**) ..... **\$ 25.00**  
     Minimum charge (payable in advance) **\$ 25.00**  
**ATM/VISA® Check Card** withdrawal, balance  
 inquiry & transfers at non-proprietary locations ..  
 (Does not include any fees which may be charged  
 by Financial Institution which owns ATM)  
 ..... **FREE**  
**BILL PAY** ..... **FREE**  
 Cashiers checks (Customer only)  
     (**per check**) ..... **\$ 5.00**  
 Coin Wrapping for PVB deposit customers only  
 ..... **1% of total coin**  
 Collection Items from another Institution **\$ 25.00**  
 Counter Checks (**per check**) ..... **\$ 1.00**  
 Early Closure Charge (If account is closed within  
 6 months of opening **OR** closed before full  
 term as with Christmas or Vacation Club  
 accounts)  
 ..... **\$ 25.00**  
 Estate Appraisal Papers Preparation  
     Customer ..... **\$ 40.00**  
     Non-Customer ..... **\$ 100.00**  
 Extra Statement Charge  
     (**per statement**) ..... **\$ 5.00**  
 Fax machine: Sending or Receiving  
     (**per page**) ..... **\$ 1.00**  
 Internet Banking - PVB ANYWHERE ..... **FREE**  
 Notary charge (non-customer) ..... **\$ 2.00**  
**NSF** (insufficient funds) - returned item with charge  
     (**per item**) ..... **\$ 30.00**  
**Overdraft Charge** - paid item with charge  
     (**per item**) ..... **\$ 30.00**  
**Overdraft Daily Charge** - daily charge on business  
 account if overdrawn  
     (**per item**) ..... **\$ 30.00**  
 Overdraft Protection Line of Credit Set-Up &  
 Annual Charge ..... **\$ 50.00**  
 Overdraft Protection automatic transfer from a  
 Savings Account charge (per transfer) ..... **\$ 5.00**

Photocopies (**per copy**) ..... **\$ 0.25**  
 Reading Checks over the Telephone Charge  
 ..... **\$ 5.00**  
 Real Estate Document Preparation Charge  
 ..... **\$ 250.00**  
 Replacement Card Charge  
     (**per card**) **ATM Card** ..... **\$ 5.00**  
     (**per card**) **VISA Debit Card** ..... **\$ 10.00**  
     (**per card**) **VISA Credit Card** ..... **\$ 10.00**  
 Returned Deposited Items Charged Back to  
 Account  
     (**per item**) ..... **\$ 10.00**  
 Reversal of an NSF Automatic Loan Payment  
     (**per each reversal**) ..... **\$ 10.00**  
 Safe Deposit Box charges per year  
 ..... **Varies per branch**  
 (Please note: Safe Deposit Boxes are NOT FDIC Insured.)  
 Safe Deposit Box automatic debit discount  
     (**per year**) ..... **\$ 5.00**  
 Safe Deposit Box Late Payment Fee  
 ..... **20% of annual rent amount**  
 Minimum charge of ..... **\$ 5.00**  
 Safe Deposit Box Drilling charges  
 ..... **Varies based on time and expense**  
 Minimum charge of ..... **\$ 150.00**  
 Stop Payment Charge (**per item**) ..... **\$ 35.00**  
**TELEBANK** Transfer Charge ..... **FREE**  
 Telephone Transfers (**per transfer**) ..... **\$ 5.00**  
 Title work (If not related to PVB loan) .. **\$ 5.00**  
 Travelers Checks with 1 name (For Customers only)  
 ..... **\$ 1.00 per \$ 100.00**  
 Travelers Checks with 2 names (For Customers only)  
 ..... **\$ 2.00 per \$ 100.00**  
**WIRE TRANSFER CHARGE:**  
 (For Customers only - Prices are **per transfer**):  
 Incoming ..... **\$ 5.00**  
 Outgoing: Domestic ..... **\$ 15.00**  
 Outgoing International  
 ..... **\$ 35 plus any correspondent bank charges**  
 Zipper Bags  
     **Lock** ..... **\$ 20.00**  
     **No Lock** ..... **\$ 5.00**

# PVB BANKING HOURS, LOCATIONS & PHONE NUMBERS

## CLENDENIN

**Mailing Address:**

PO Box 1235  
Clendenin, WV 25045  
Phone: (304) 548-7329

**Physical Address:**

7 Spencer Road  
Clendenin, WV 25045  
Fax : (304) 548-7344

**Lobby Hours:**

M - Th 8:00am to 4:00pm  
Fri 8:00am to 6:00pm  
Sat 8:00am to Noon

**Drive-Thru Hours:**

M - W 7:30am to 5:00pm  
Thur 7:30am to 6:00pm  
Fri 7:30am to 7:00pm  
Sat 8:00am to 1:00pm

## SPENCER

**Mailing Address:**

PO Box 432  
Spencer, WV 25276  
Phone:(304) 927-1492

**Physical Address:**

One Black Walnut Ave.  
Spencer, WV 25276  
Fax :(304) 927-1493

**Lobby Hours:**

M - Th 8:00am to 4:00pm  
Fri - 8:00am to 6:00pm  
Sat - 8:00 am to Noon

**Drive-Thru Hours:**

M - Th 8:00am to 6:00pm  
Fri - 8:00am to 7:00pm  
Sat - 8:00am to 1:00pm

## ELKVIEW

**Mailing Address:**

PO Box 69  
Elkview, WV 25071  
Phone:(304) 965-7730

**Physical Address:**

5087 Elk River Road N.  
Elkview, WV 25071  
Fax :(304) 965-7731

**Lobby Hours:**

M - Th 8:00am to 4:00pm  
Fri 8:00am to 7:00pm  
Sat 8:00am to Noon

**Drive-Thru Hours:**

M - Th 7:00am to 6:00pm  
Fri 7:00am to 7:00pm  
Sat 8:00am to 1:00pm

## WALTON

**Mailing Address:**

PO Box 56  
Walton, WV 25286  
Phone:(304) 577-6611

**Physical Address:**

7033 Charleston Road  
Walton, WV 25286  
Fax :(304) 577-6507

**Lobby Hours:**

M - Th 8:00am to 4:00pm  
Fri - 8:00am to 6:00pm  
Sat - 8:00am to Noon

**Drive-Thru Hours:**

M- Th 7:30am to 4:00pm  
Fri - 7:30am to 6:00pm  
Sat - 8:00am to Noon

## POCA

**Mailing Address:**

P.O. Box 1147  
Poca, WV 25159  
Phone:(304) 759-1010

**Physical Address:**

142 Main Street  
Poca, WV 25159  
Fax :(304) 759-1009

**Lobby Hours:**

M - Th - 9:00am to 4:00pm  
Fri - 9:00am to 6:00pm  
Sat - 9:00am to Noon

**Drive-Thru Hours:**

M - F - 8:00am to 6:00pm  
Sat - 8:00am to Noon

## WINFIELD

**Mailing Address:**

P.O. Box 856  
Winfield, WV 25213  
Phone:(304) 586-2300

**Physical Address:**

3500 Winfield Road  
Winfield, WV 25213  
Fax :(304) 586-4794

**Lobby Hours:**

M - W 9:00am to 4:00pm  
Th - 9:00am to 6:00pm  
Fri - 9:00am to 4:00pm  
Sat - 9:00am to Noon

**Drive-Thru Hours:**

M - F 8:00am to 6:00pm  
Sat - 8:00am to 1:00pm

THE FOLLOWING ARE AVAILABLE

**24 HOURS/DAY**

**~ATMs~**

Located at each of our Bank Offices

**~Telebank~**

**TELEPHONE Banking 577- 6730**  
or 1-877-707- BANK (2265)

**~PVB Anywhere~**

**INTERNET Banking**

**[www.pocavalleybank.com](http://www.pocavalleybank.com)**

Our website contains news updates and information regarding stock prices as well as links to websites maintained by other entities. These are provided as a service to you and PVB and its affiliates are not responsible for their content or functionality.

## SISSONVILLE

**Mailing Address:**

P.O. Box 13456  
Sissonville, WV 25360  
Phone:(304) 984-1997

**Physical Address:**

6420 Sissonville Drive  
Sissonville, WV 25320  
Fax : (304) 984-1998

**Lobby Hours:**

M - Th 9:00am to 4:00pm  
Fri 9:00am to 6:00pm  
Sat 9:00am to Noon

**Drive-Thru Hours:**

M - Th 7:30am to 6:00pm  
Fri 7:30am to 7:00pm  
Sat 8:00am to 1:00pm