

## After-hours Depository

Each Nodaway Valley Bank facility has a convenient after-hours depository, allowing customers to safely deposit cash and checks after banking hours. Locking bags are available. Special handling of deposits can be tailored for efficient processing, while meeting specific business practices. Consult a personal banking representative for details.

## Special Commercial Banking Services

Cashiers Check.....	\$4.00
Money Order.....	\$4.00
Return Deposited Item.....	\$3.00
Collection Item.....	\$10.00
Stop Payment (per item) .....	\$20.00
Wire Transfer	
(outgoing) Domestic .....	\$15.00
(outgoing) International .....	inquire
Insufficient Funds (per item).....	\$20.00
Overdraft (per item) .....	\$20.00
Locking Night Depository Bag.....	\$25.00
Rolled Coins.....	\$.05 per roll
Strapped Bills .....	\$.05 each
Account Research and Reconciliation	
per hour .....	\$20.00
check copies.....	\$1.00 each
duplicate statement .....	\$1.00 each
special order statement.....	\$5.00 each
transcript statement .....	\$2.00 each
Fax Machine Use	
(per page) .....	\$2.00
long distance (per page).....	\$5.00
Garnishment & Levies ..	\$25.00 minimum

## Other Commercial Banking Services

### Automated Clearing House (ACH)

Nodaway Valley Bank is an originating bank for paperless, electronic ACH debits and credits through the Federal Reserve Bank's payment system. Repetitive payments, such as payroll, tax deposits and loan payments, as well as funds transfers between financial institutions can be efficiently automated online with this program, eliminating costly delays and overhead.

### Merchant Bankcard Services

Nodaway Valley Bank offers MasterCard and Visa merchant services. Sales receipts are electronically deposited into commercial accounts and a monthly activity summary is provided.

### Commercial Loans

Nodaway Valley Bank makes loans to professionals, proprietors, partnerships, farmers and businesses of all sizes for many purposes, including lines of credit for working capital, as well as term loans for equipment and real estate purchases.

We offer competitive rates and terms suited to each situation. We are experienced in making Small Business Administration (SBA) guaranteed loans.

Our experienced commercial loan officers want to be part of your success story and will be glad to meet with you to discuss your specific financing needs.



**NODAWAY  
VALLEY  
BANK**

*the right bank..*

*Serving Northwest Missouri from  
these convenient locations.*

*\*Drive-up ATM's*

### **MARYVILLE – 660.562.3232**

Third & Main Street  
209 North Buchanan (drive-up only)\*  
1303 South Main\*

### **SAVANNAH – 816.324.3158**

402 S. 71 Hwy.

#### **SAVANNAH – ATMs**

Casey's General Store – 506 S. 71 Hwy.\*  
Shop & Hop Food Store – 503 N. 71 Hwy.\*

### **ST. JOSEPH – 816.364.5678**

4001 N. Belt Hwy. & Cook Road\*  
402 N. Belt Hwy. & Faraon Street\*  
1701 S. Belt Hwy.\*

1302 S. Riverside & Mitchell Avenue\*  
6304 King Hill Avenue\*

### ***NVB Telebank*** **24-HOUR BANK INFO**

Maryville	660.562.7272
Savannah	816.324.6868
St. Joseph	816.364.4455

Visit Our Web Site  
[www.nvb.com](http://www.nvb.com)

# COMMERCIAL BANKING SERVICES



**NODAWAY  
VALLEY  
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*the right bank..*

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

## Choose the checking account that's just right for your business

In order to provide monthly account statements near the first of the month, Nodaway Valley Bank offers several customized checking account plans for business and professional customers. Imaged cancelled checks are produced in a larger format on commercial accounts, and both sides may be provided upon request.

### Business Checking

- Minimum opening balance: \$100.
- Using the average collected balance, net of bank reserve requirements, an Earnings Credit based on the Federal Funds Rate is calculated to offset the following fees:
  - Check or debit ..... \$.15 each
  - Deposited Item..... \$.08 each
  - Account Maintenance \$8.00 *per month*

### Regular Checking for Small Businesses and Organizations

Especially designed for professionals and small business operations, where on average, no more than 50 checks are written per month and no more than 100 items are deposited per month. Account activity will be reviewed periodically and the bank reserves the right to re-classify the account as a "Business Checking" account if the activity exceeds these levels.

- Minimum opening balance: \$100.
- Minimum daily balance for fee waiver: \$1,000, or an average daily balance of \$2,000; otherwise \$8/mo.

## Sweep Accounts and Investment Services

Commercial customers may elect to have their demand accounts set up on a "sweep" program that will automatically invest excess collected funds, above a compensating balance, into an "overnight" Repurchase Agreement (REPO) and transfer funds back to the account to cover activity. Securities are pledged as collateral against these investments, which are regulated under the Government Securities Act of 1986, however, are not insured by the FDIC.

Nodaway Valley Bank can also help facilitate the purchase, safekeeping and sale of securities issued by the U.S. Government and its agencies, as well as municipalities and school districts.

Consult one of our senior officers for additional information about these cash management and investment services.

## Business Money Market Account

- \$1,000 minimum opening balance.
- Higher balances earn higher rates, paid monthly
- Average minimum daily collected balance required to earn interest: \$500
- Withdrawals limited by Federal Regulation to 6 per statement period, 3 of which may be by check. A fee of \$4 will be assessed on each additional withdrawal.
- Check images mailed monthly.
- If the average account balance falls below \$1,000 for the monthly cycle, a \$10 fee will be assessed.

## Certificates of Deposit

- Maturities of 14 days to 60 months
- Minimum deposit \$500
- A penalty may be imposed for early withdrawal

## NVB e-Corp Internet Banking Service

From any computer equipped with a current version of Internet Explorer or Netscape Communicator, commercial customers may through our website at [www.nvb.com](http://www.nvb.com), access asset and liability accounts.

- View balances and recent activity
- Transfer funds between accounts
- Download information to management programs
- Initiate wire transfers
- Originate ACH (Automated Clearing House) files
- Make Federal & State tax payments

A demonstration site is available at [NVB.com](http://NVB.com). Consult your personal banker for additional details or set-up information.

## Overdraft Privilege<sup>SM</sup>

We recognize that for a variety of reasons, customers occasionally overdraw their checking accounts. Rather than automatically returning unpaid any non-sufficient funds items, Nodaway Valley Bank will consider, without obligation on our part, payment of reasonable overdrafts on certain eligible business accounts under our Overdraft Privilege<sup>SM</sup> service. This discretionary courtesy is generally limited to a \$1,500 maximum overdraft on business checking accounts.

## NVB Telebank

FREE 24-Hour, 7 Days a Week Banking Information Service from the nearest touch-tone telephone. Call Nodaway Valley Bank any time for these services:

### Account Information

- Current balance and amount of last deposit to any account.
- Most recent checks and deposits or all transactions.
- Pending transactions.
- Information on a specific check.
- Current balance and interest information on CDs.
- Current balance and payment information on loans.
- Current interest and payoff information on loans.

### Account Services

- Transfer funds.
- Receive a fax.
- Loan payment and future value calculators.
- Check verification to see if a check will clear.

Consult your personal banking representative or the **NVB Telebank** brochure for details.