

A scenic view of a forest stream with a dirt path and dense green trees. The stream flows through a lush green forest, with large rocks scattered in the water. A dirt path leads through the trees on the left side of the stream. The overall atmosphere is peaceful and natural.

**The Milton Banking Company  
& Ohio Valley Bank**  
Welcome You to a New Era of  
Community Banking





*Just wait 'til you see what we have in store for you...*

Dear Valued Customer,

Recently, Milton Bank and Ohio Valley Bank jointly announced an agreement to merge. Subject to regulatory approvals and other customary conditions, we anticipate the merger will be effective at the close of business on Friday, August 5, 2016. On Monday, August 8, Milton Bank branches will reopen as The Milton Banking Company, a division of Ohio Valley Bank.

Ohio Valley Bank, established in 1872, operates fourteen offices in southern Ohio and western West Virginia and is headquartered in Gallipolis, Ohio. Ohio Valley Bank's mission is Community First. Like Milton Bank, Ohio Valley Bank has always strived to do more than make a donation. It's about putting community at the heart of all that we do. It's about making a true difference.

For these past months, your friends at Milton Bank and OVB have been working together to ensure a seamless transition for you, our customer. The most visible part of that transition begins the weekend of August 5th. On that weekend, we will be working to bring both banks' records together to operate under a single system. You'll find details regarding the transition weekend throughout this Welcome Guide as well as online at [www.ovbc.com/mbc](http://www.ovbc.com/mbc).

If you have any questions, please don't hesitate to contact your favorite Milton banker or call toll free 1-800-468-6682 for assistance. Thank you for your patience and respect during this transition period.

Sincerely,

John G. Jones  
President and CEO  
The Milton Banking Company

Thomas E. Wiseman  
President and CEO  
Ohio Valley Bank

#### **Important Information for Investors and Shareholders**

This letter does not constitute an offer to sell or the solicitation of an offer to buy securities of Ohio Valley Banc Corp. ("OVBC"). The OVBC common shares to be issued in connection with the merger have not been and will not be registered under the Securities Act of 1933 ("1933 Act") or the securities laws of any state and may not be offered or sold in the United States absent registration or an applicable exemption from registration requirements.

#### **Forward-Looking Statements**

This letter contains forward-looking statements within the meaning of the 1933 Act and the Securities Exchange Act of 1934, as amended. These statements are subject to certain risks and uncertainties, including a failure to satisfy the conditions to closing for the merger in a timely manner or at all; failure to obtain the necessary regulatory approvals for the proposed merger or adverse regulatory conditions in connection with such approvals; the inability of Ohio Valley Bank or its data processor to complete the necessary work by the anticipated closing date; and other risks set forth in OVBC's filings with the Securities and Exchange Commission ("SEC"), including OVBC's most recent Annual Report on Form 10-K. Copies of documents filed with the SEC are available free of charge at the SEC's website at <http://www.sec.gov> and/or from OVBC's website.

# 01 IMPORTANT DATES

## Prior to August 5:

- Print any Online Bill Pay history older than 18 months that you wish to keep.
- Print or Save any e-statements older than 18 months that you wish to keep.
- Note any recurring “variable” payments that you have set up in Online Bill Pay. Because these are zero dollar payments, they will not pass into the new system.

## Friday, August 5:

- Check your local Milton Bank location for closing time.
- Online Bill Pay will go into view-only mode at 1 p.m.
- NetTeller and MILLIE telephone banking will be unavailable starting at 4 p.m. NetTeller will be available on Monday, August 8.
- Update the address where you mail your credit card or loan payment. Send to: Ohio Valley Bank, PO Box 240, Gallipolis, OH 45631. Checks should be made payable to Ohio Valley Bank. You can still also drop off your payment at any Milton Bank location.

## Saturday, August 6:

- All Milton and Ohio Valley Bank locations will be closed
- ATMs will be available

## Monday, August 8:

- Milton Bank’s branches will re-open as a division of Ohio Valley Bank. Customers may access their accounts at any Ohio Valley Bank location, including any Milton Banking Company Division office.
- You may continue using your existing checks.
- NetTeller will be available
- Call to activate your new OVB Line telephone banking toll free at 1-888-366-3682. Have your social security number and account numbers ready.
- Download the OVB Mobile App for iPhone or Android. Use your NetTeller ID and password to login.

## October 4:

- New payout date for Christmas Club proceeds.

## Important Dates for Credit & Debit Card Holders

### Week of July 14:

- New PINs for ATM cards will be mailed to customers. This is for ATM-only cards and does not include debit cards. Debit card PINs will remain the same.

### Week of August 1:

- Expect your new debit or ATM-only card to arrive in the mail. Do not activate or use the card until August 8. The last day to use your existing debit card is August 7.

### Monday, August 8:

- Activate and start using your new debit and/or ATM card.

### Week of August 15:

- Current credit card holders may expect to receive your new Ohio Valley Bank Visa® credit card in the mail. Do not activate or use the card until August 22. The last day to use your existing credit card is August 21.

**If you expect to be away from home when your new debit card or ATM-only card is scheduled to arrive and you have questions, please call (800) 468-6682**

As of **August 8**, your bank routing number will change to

**NEW ROUTING NUMBER:  
044204370**

# 02

## MOVING IN THE RIGHT DIRECTION

Your current account	Your new account
Super NOW	Super NOW
Money Market	Market-Watch Money Market
NOW Account	Earnie NOW
IOLTA	IOLTA
Passbook Savings	Statement Savings
Statement Savings	Statement Savings
Super Saver	Statements Savings
Christmas Club	Christmas Savings
Business Checking	Small Business Checking
Senior Checking	Honors Checking
Student Checking	Right Start Checking
Regular Checking	OVB Rewards Checking
Free Electronic Checking	OVB Rewards Checking
Business Transfer	Business Analysis
New Holland Business	Small Business Checking

### No Service Charges for the 1st Statement Cycle after the move!

See details of these new accounts within this Guide. If an exception is found to this list, the impacted customer(s) will receive a separate notice.



# 03 CHECKING ACCOUNTS

	Rewards Checking	Right Start Checking 16-25 years	Honors Checking for Seniors 55+	Easy Checking	Earnie NOW
Initial Deposit	\$50	\$50	\$50	\$50	\$20
Monthly Service Fee	\$5 <i>fee can be waived see below</i>	none	none	based on avg. monthly balance	\$7
Monthly Statement Fee	eDelivery: free Mailed: \$1	eDelivery: free Mailed: \$1	none	eDelivery: free Mailed: \$1	eDelivery: free Mailed: \$1
Bounce Protection*	\$700	\$600	\$600	\$600	\$600
eDelivery Statement	✓	✓	✓	✓	✓
FREE Online Banking & Bill Pay	✓	✓	✓	✓	✓
FREE Mobile & Text Banking	✓	✓	✓	✓	✓
FREE OVB ATM Transactions	✓	✓	✓	✓	✓
5 free non-OVB ATM trans./month <i>other bank surcharges may still apply</i>	✓	✓	✓	✓	✗
Special Features	Earn Cash Back Rewards (details below)	Perfect for Students	Full Service Checking without the Hassle; One order of free checks per year; restrictions apply see branch for details		Earns interest. Rate as of 6/26/16 is 0.05% A.P.Y. Rate is subject to change daily.

**Cash Back Details for Rewards Checking:** Receive 1.00% cash back rewards on all signature based debit card transactions if: you have 15 or more debit card transactions AND receive eDelivery statements AND 10 or less checks per statement cycle. Monthly Service Fee refunded for Rewards Checking account holders if: you receive eDelivery Statements and have monthly direct deposits totaling at least \$500 OR 10 or more debit card transactions OR average monthly balance of \$1,500.00 or more.

\*Bounce Protection limit is subject to approval on all accounts. For Right Start Checking, account holder must be at least 18 years old to qualify.

\*\*For more information regarding eDelivery email callcenter@ovbc.com or call (800) 468-6682  
A.P.Y. = Annual Percentage Yield

# 04 CHANGES FOR DEBIT CARD HOLDERS

Once changes are complete on August 8, MasterCard Debit Card holders will gain more access to their funds with higher security limits.

## New Default Security Limits:

- Point of Sale Purchase Daily Limit \$2,500
- ATM Cash Withdrawal Daily Limit \$1,000

Use any Milton Bank or Ohio Valley Bank ATM surcharge free. Plus, enjoy transactions free of surcharges at thousands of ATMs nationwide with the MoneyPass logo.



## Report Debit Card Fraud: 1-800-528-2273

You can also temporarily suspend or report your card lost/stolen easily from the OVB mobile app.

## To Place Travel Advisory or for Card Assistance: 1-800-468-6682

## Access to Community First Card Designs

When you upgrade your debit card to one of our Community First designs, the school or charity receives half of the upgrade fee. Upgrade for only \$10. Choose from a growing collection, which already includes the Jackson Apple Festival, Wellston High School, Jackson County Friends of 4-H, and more. For a current list of card designs, visit <https://www.ovbc.com/communitycards.com>





# 05 CHANGES FOR CREDIT CARD HOLDERS

The following is a summary of changes that are being made to your terms. These changes will impact your credit card account as follows:

**Transactions made on or after 8/22/16:** Any changes to APRs and fees described below will apply to these transactions.

**Transactions made before 8/22/16:** Current APRs will continue to apply to these transactions.

Current Fixed Rate	16.00% A.P.R.
<b>Revised Terms as of 8/22/2016</b>	
<b>NEW Variable Rate</b> on card with Credit Limit of less than \$5,000	10.50% A.P.R.*
<b>NEW Variable Rate</b> on card with Credit Limit of \$5,000 or more	8.50% A.P.R.*

## Credit Disclosure

### Visa® Platinum Variable Rate

	Limit \$5,000 or Greater	Limit Less than \$5,000
Annual Percentage Rate <i>Purchases and Balance Transfers</i>	8.50%*	10.50%*
Annual Percentage Rate <i>Cash Advance</i>	14.50%*	14.50%*
Variable Rates* Information	Your APR may vary <sup>1</sup>	Your APR may vary <sup>2</sup>
Annual Membership Fee	None	
How to Avoid Paying Interest on Purchases and Balance Transfers	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases or balance transfers if you pay your entire balance by the due date each month.	
Method of Computing the balance	Average daily balance (including current transactions).	
Minimum Monthly interest charge	\$0.50 cents	
Transaction fee for cash advance, and for cash withdrawal and other transactions from ATM	Transaction fee: 2% of the cash advance, \$10.00 minimum or other fees as applicable	
Balance transfer fee	Equal to 2% of the total dollar amount transferred (\$5.00 fee minimum) will be assessed on each transaction.	
Other fees that may apply	Late payment fee: \$15.00 Statement Check fee: \$10.00 Returned Check fee: up to \$35.00	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>	

<sup>1</sup>The rate is determined quarterly by the highest Wall Street Journal Prime Rate plus 5.0% for Purchases and Balance Transfers, or Prime Rate plus 11.0% for cash advances.

<sup>2</sup>The rate is determined quarterly by the highest Wall Street Journal Prime Rate plus 7.0% for Purchases and Balance Transfers, or Prime Rate plus 11.0% for cash advances.

\*Credit disclosure is accurate as of 01-19-2016, and is subject to change thereafter. To find out what information may have changed, call 1-800-468-6682. Rate reviews are scheduled the third Friday of March, June, September, and December, effective as of the first day of the following month. The account agreement will continue to be governed under the laws of the State of Ohio. A.P.R. = Annual Percentage Rate. **Your Truth-in-Lending disclosure will accompany your new Ohio Valley Bank Visa® card.**

## Rewards

With your new Visa Platinum Card, you gain access to SCORECARD Rewards. For every purchase, you earn points that can be redeemed for merchandise and travel.

For information about our Reward program please email [callcenter@ovbc.com](mailto:callcenter@ovbc.com) or call (800) 468-6682

## Payments

After August 22, you may make payments at any Ohio Valley Bank location, including Milton Banking Company Division offices. Payments that are mailed should be made payable to Ohio Valley Bank and mailed to: Ohio Valley Bank, PO Box 240, Gallipolis, OH 45631. You can also make payments online through the EZ Card Info site. <https://www.ezcardinfo.com>

# 06 YOUR ABILITY TO WITHDRAW FUNDS

Our policy is to make funds from your deposits available to you on the first business day after we receive your deposit. Electronic direct deposits will be available on the day we received the deposit. At that time 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.

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. However, the first \$200 of your deposit will be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit 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 business day after we receive your deposit. If you 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:

- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.

- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of communications of 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.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

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 will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposit of cashier's, certified, teller's, traveler's, and federal, state, and local gov't checks will be available on the first business 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 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the 2nd business day after your deposit.

Funds from all other check deposits will be available on the 9<sup>th</sup> business day after the day of your deposit.

# 07 CERTIFICATES OF DEPOSIT

All current CDs will keep their existing interest rates and terms until maturity. The term Certificates of Deposit refers to all types of time deposit accounts including traditional CDs and IRAs.

For CDs with maturity dates *before* August 5, 2016: Your CD will automatically renew at the date of maturity to the current rate as posted by The Milton Banking Company within ten days after the maturity date to instruct us on how you wish the funds to be distributed or reinvested.

For CDs with maturity dates *after* August 5, 2016: **Your CD will not automatically renew.** Please stop by any Ohio Valley Bank location, including Milton Banking Company Division offices.

## GenNEXT investors

Young investors up to age 25 may open a new CD at any available term for as little as \$500.00.

## Note on FDIC Insurance

See the FDIC Protection section on the back of this guide for details regarding time deposits and FDIC insurance coverage limits.

\*Rates are subject to change daily. A withdrawal will reduce earnings. Contact your nearest Ohio Valley Bank office for details.



# 08 SAVINGS ACCOUNT DETAIL

## Statement Savings

Your existing Milton Bank account interest rate will remain in effect for your new account. Rates are subject to change. For current rates visit your local branch or call (800) 468-6682. Designed with the everyday saver in mind, this account is for those who wish to save for a special purpose or want to save without the balance requirements of money market accounts or CDs. Interest is paid monthly.

Initial Deposit	\$100
Initial Deposit GenNEXT	\$25
Minimum Balance <sup>1</sup>	\$100
Withdrawals per Month	6
Service Charge	No Charge for balances at or above \$100
average balance below \$100.00	\$2.00/month
GenNext (0-18 years)	no charge
Encoded Counter Withdrawal	\$1.00

Limit of 6 transfers or withdrawals each month, by check, debit card, or similar order payable to third-parties.

## Market-Watch Money Market

Your existing Milton Bank account interest rate will remain in effect for your new account. Rates are subject to change. For current rates visit your local branch or call (800) 468-6682. CD Rates without the CD. Invest with immediate access to your funds and interest rates higher than basic savings programs.

Initial Deposit	\$10,000
Average Monthly Balance to Avoid Monthly Service Charge	\$10,000
Monthly Service Charge	\$10

Limit of 6 transfers or withdrawals each month, by check, debit card, or similar order payable to third-parties.

## Christmas & Vacation Savings

Your existing Milton Bank account interest rate will remain in effect for your new account. Rates are subject to change. For current rates visit your local branch or call (800) 468-6682. Save in advance for those special times of year with Christmas or Vacation Savings. Set up a direct deposit to save automatically and earn a higher rate. A check for the balance in the account plus all interest earned to date will be mailed annually on the scheduled payout date.

Rates in effect until payout. Payout for Vacation Savings occurs in April. Payout for Christmas Savings occurs in October. If you have an existing Milton Bank Christmas Club account, it will be converted to a Christmas Savings or Christmas Savings Plus account with the payout scheduled for October 4, 2016.

Minimum Deposit Savings	\$20.00
Minimum Deposit Savings Plus	\$1.00
Early Closeout Fee	\$25.00

Vacation/Christmas Savings Plus rates are earned when you set up a monthly direct deposit to your account.

<sup>1</sup> GenNEXT members-no min. balance requirement.

**\*Note:** Rates are subject to change daily and may change after the account is opened unless otherwise noted above. Fees may reduce earnings. A.P.Y. = Annual Percentage Yield. Rates effective as of July 5, 2016.

# 09

## SCHEDULE OF FEES

### Account Services

Overdraft/Returned Item for Non Sufficient funds  
*maximum number of overdraft fees assessed per day is 5* ..... \$34.00

Closed Account within 60 days..... \$25.00  
*if funds are credited to another OVB account, then no charge*

Closed Account by mail ..... \$3.00

Disputed Item..... No Charge

Dormant Checking Accounts (no activity within 6 consecutive months)  
*With an average balance below \$100.00* ..... \$5 per month

Dormant Savings Accounts (no activity within 12 consecutive months)  
*With an average balance below \$100.00* ..... \$5 per month

Returned Deposit Items ..... \$10.00

Returned checks-Maker/Endorser pick-up ..... \$6.00

Returned ACH Items ..... \$10.00

eDelivery ..... No Charge

Paper Statement by Mail (monthly)..... \$ 1.00

Honors Checking statements ..... No Charge

Stop Payment (per item) ..... \$34.00

Blank (lost/stolen book of checks) ..... \$34.00

Indefinite Stop Payment ..... \$50.00

Telephone Transfers & Withdrawals ..... \$ 5.00  
*Free when to/from Honors Checking*

### ATM Fees

When using...

OVB/Milton Bank ATMs, no charges apply

ATMs with the Jeanie logo, no charges apply

ATMs with the pulse or Cirrus logos, \$3.00 fee for withdrawals and balance inquiries, No charge for transfers/deposits.

Replacement Card ..... \$5.00  
*Customers using ATMs displaying the MoneyPass® logo are not subject to surcharge.*

### Safe Deposit Boxes

**\*All Milton Bank safe deposit box holders as of 8/5/16 will receive the next year rent FREE!**

Setup Fee: \$10.00, waived for Lifetime Lease

Size	Annual Fee	Auto Pay 5% Discount	Lifetime Lease
2.5" x 5"	\$17.00	\$16.15	\$187.00
3" x 5"	\$17.00	\$16.15	\$187.00
5" x 5"	\$29.00	\$27.55	\$319.00
3" x 10"	\$35.00	\$33.25	\$385.00
5" x 10"	\$57.00	\$54.15	\$627.00
10" x 9"	\$114.00	\$108.30	\$1,254.00

Late Fee: \$5.00 30-day grace period applies

Drilling/Changing of Lock if 1 or both keys lost: \$55.00

### General Bank Services

Cashier's Checks (Customers only)..... \$ 5.00

Money Order (\$.01-\$1,000)..... \$ 4.00

    Senior Citizen discounted fee ..... \$0.50

    Stop Payment on Money Order (ea.)..... \$34.00

    Photocopy of Paid Money Order ..... \$5.00

Reproduction of Checks..... \$ 1.00 ea.  
*Over the counter service limit 4 pages, for more see Research Fees.*

Reproduction of Statements ..... \$ 1.00 ea.  
*Over the counter service limit 1 statement, for more see Research Fees.*

Research Fees.....\$25.00 per hour  
*minimum \$25.00*

### Wire Transfers

Outgoing: Domestic destination ..... \$20.00

Outgoing: International destination ..... \$50.00

Incoming ..... \$15.00

### Free Services

- NetTeller Personal Online Banking
- NetTeller Cash Management for Business
- Personal Online Bill Pay
- OVB Mobile Banking
- OVB Mobile Deposit
- OVB Line Telephone Banking 1-888-FONE-OVB
- Text Message Banking
- Notary Services for Customers
- Coin Machine (fee applies for non-customers)
- eDelivery e-statements and notices
- 5 Free non-OVB ATM withdrawals per month\*

### Note:

*\*Other banks' surcharges may still apply*

Check with your nearest branch for more free and discounted services bundled with your specific account type. Some special services and their fees may be excluded from this list. Fees are subject to change with at least 30 days advance notice to you, the customer.



# 10 NetTeller INTERNET BANKING AND MORE

**Internet Banking customers will continue to enjoy the convenience of NetTeller internet banking even after the transition. Go to [www.themiltonbank.com](http://www.themiltonbank.com) or [www.ovbc.com](http://www.ovbc.com) to login. No new IDs or passwords to remember. Login using your existing NetTeller ID and password.**

Upon first login, you will be asked a few questions. We call it OVB's Security Blanket. You select the questions and type in the answers. On subsequent visits, if your NetTeller session is atypical (logging in from a far off country or from a strange computer) these questions will be used to make sure it's really you. Just another way that we work to keep your accounts secure.

## **New Cut off Time: 11:00 p.m. Eastern**

All transactions made via NetTeller after 11 p.m. will be processed on the next business day. New Cutoff time effective August 8, 2016.

### **NetTeller**

#### **What if I'm not a NetTeller user?**

Signing up is easy. Just stop by your local branch or fill out the online form at [www.bit.ly/net4milton](http://www.bit.ly/net4milton). Business customers should contact their local office to inquire about our free NetTeller Cash Management for Business.

#### **Will my scheduled transfer go as planned?**

Yes. If you have a scheduled transfer, it will still take place regardless of if it was scheduled to happen before or after the August 5 transition date.

#### **Are there any fees?**

Basic NetTeller and NetTeller Cash Management are free. The regular Stop Payment fee (see Fee Schedule) applies to stop payments placed via NetTeller.

#### **Will I continue to get my account statements electronically?**

If you receive e-statements now, you will continue to. Your last 18 months of statements will be available within NetTeller under the "eDelivery" tab. We also offer certain tax forms through eDelivery for fast service. Click on the tab to activate them.

### **Bill Pay**

Your Bill Pay will be changing. All payee information, scheduled and recurring payments, and the last eighteen months of payment history will be moved to the new system automatically for you. Your enhanced Bill Pay will have the same functionality you enjoy now, plus the ability to send electronic payments to a person (like PayPal), holiday-themed gift checks, donation checks, and rush payments. Businesses will be able to access expanded reporting and will be able to activate an optional approval process for release of their payments.

#### **Will my scheduled bill payment via online Bill Pay go as planned?**

Yes. Like the transfers, if you have a scheduled or recurring payment, it will still take place. Note that if you have a variable payment set up in the system—this is a payment which is set

to recur at \$0.00 and you edit the amount each time to send—these will be dropped from the system on August 8th. Your payee information will be there, but you will want to create a new recurring payment on or after August 8th to make sure this bill is paid.

#### **Will I need to re-enter all my payees?**

No. All your information will be transferred for you.

#### **What is the cut-off time for bill payments?**

Payments made by 3 p.m. Eastern will be processed on the same business day.

#### **Will I have access to my payment history for payments made before the August 5th transition date?**

Yes. You will have access to the last 18 months of payment history. Those payments are stored in a separate area in Bill Pay. You can view them by going to the History area and clicking on "View More", then for the date range choose "History prior to 8/5/2016".

#### **Are there any fees?**

Basic Personal Bill Pay is free. Special services including but not limited to rush payments and gift checks are available for an additional fee. Any fees are displayed on screen before you complete your transaction. Note that Business Bill Pay is available for a fee; see the Fee Schedule in this guide for details.

### **Other Cool Stuff**

**Mobile Banking featuring FREE Mobile Deposit.** Look for Ohio Valley Bank in the Apple and Android App Stores. Login with your existing NetTeller ID and password after August 8th.

**Text Message Banking** is banking at the speed of text. Starting August 8th, you can activate the service within your NetTeller Options. Once activated, you can text for a real-time account balance or to see what transactions have recently come through your account.

**Security Freeze** is the quick way to secure your debit card in uncertain times. Leaving a restaurant and realize your card isn't in your purse? Maybe it's on the table? Maybe it's in a side pocket unseen? Just hit Suspend within your OVB Mobile app and your card is temporarily suspended from making purchases. When you locate it, just contact the bank, and we will re-activate it for you. You can also report lost or stolen cards through both NetTeller and Mobile Banking to permanently block your card.

**Text Alerts** let you keep control over your accounts. Set up alerts for nearly any situation.

Go to [www.ovbc.com](http://www.ovbc.com) and click on "E-Services" for details on our robust mobile & internet banking lineup.

# 11

## PRIVACY STATEMENTS

Facts	What does Ohio Valley Bank do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect you personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and employment information</li> <li>• Account balances and credit history</li> <li>• Transaction history and checking account information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Ohio Valley Bank chooses to share, and whether you can limit this sharing.

Reasons we can share you personal information:	Does Ohio Valley Bank share?	Can you limit this sharing?
<b>For our everyday business purpose</b> — such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share

### Questions?

Call 800-468-6682 or go to [www.ovbc.com](http://www.ovbc.com)

# CONT... PRIVACY STATEMENTS

Who we are	
<b>Who is providing this notice?</b>	Ohio Valley Bank
What we do	
<b>How does Ohio Valley Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Employees are restricted access to your personal information except "on a need to know" basis to provide products and services to you.
<b>How does Ohio Valley Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Show your driver's license or provide account information</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Ohio Valley Bank does not share with our affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Ohio Valley Bank does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Ohio Valley Bank doesn't jointly market.</i></li> </ul>



# 12 FREQUENTLY ASKED QUESTIONS

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**We get it. Change, especially where your money is concerned, can make even the most savvy of us a little anxious. Know that we are here for you every step of the way.**

## **Will the bank's name change?**

You may continue to refer to the bank as Milton Banking Company or Milton Bank. The signs outside will change slightly to reflect that Milton Banking Company will be a division of Ohio Valley Bank. Legal documents will be updated to bear the name, The Ohio Valley Bank Company, the legal name of the entity.

## **Will there be any new fees?**

Most Ohio Valley Bank fees are the same or lower than current Milton Bank fees. However, there are a few fees that are higher. Please refer to the Fee Schedule in this guide or contact your nearest branch.

## **Will the recent loan approval I received still be honored?** Yes.

## **How does the way Ohio Valley Bank does business differ from Milton Bank?**

Ohio Valley Bank's mission is Community First. Community is considered with every decision made. Milton Bank is no different. You can expect the same quality of personalized service—same places, same faces—with the added benefit of progressive mobile banking services.

## **Who do I call if I have a problem or concern?**

It is our expectation that all Milton Bank locations will remain open and current customer service structure will remain in place, so feel free to contact your trusted Milton banker just as you always have. You can also call 1-800-468-6682 or email [callcenter@ovbc.com](mailto:callcenter@ovbc.com) for assistance.

## **Will I need to order new checks, bank cards, etc.?**

You may continue to use your current supply of checks and your debit/credit cards. New debit and credit cards will be issued later this summer. Specific details are in the Debit and Credit Card sections of this guide. You will be able to continue to use your Milton Bank checks after our transition date.

## **Will my account number change?**

Most Milton Bank account numbers will not change. There are a few that will, and we are working with those customers one-on-one for a smooth transition.

## **What new services can I expect?**

Ohio Valley Bank offers cutting-edge mobile banking through the OVB Mobile App, which allows customers to deposit checks with their phone, place and remove security freezes on debit cards, transfer between accounts, send money, and view transaction history. Ohio Valley Bank customers also enjoy Rewards Checking with cash back on eligible purchases, Apple Pay, Text Message Banking, Online Account Opening, local school/charity themed debit cards, and even the ability to apply for a loan, credit card, or mortgage online. We'd love to talk to you about these new products and services; just stop by your nearest Milton Bank branch.

## **How will I access telephone Banking?**

Effective 4 p.m. on Friday, August 5th Millie, our telephone banking teller, is retiring. She has been a faithful and loyal employee and we wish her a long and fun-filled retirement. On Monday, August 8th you will be able to utilize the new OVB Line telephone banking by calling (888) 366-3682 and getting logged into the newest telephone banking system. Be sure to have your social security number and account numbers ready to continue banking by phone.

## **Will my favorite banker still be allowed to represent the bank at events or club meetings?**

Absolutely! Community always comes first.

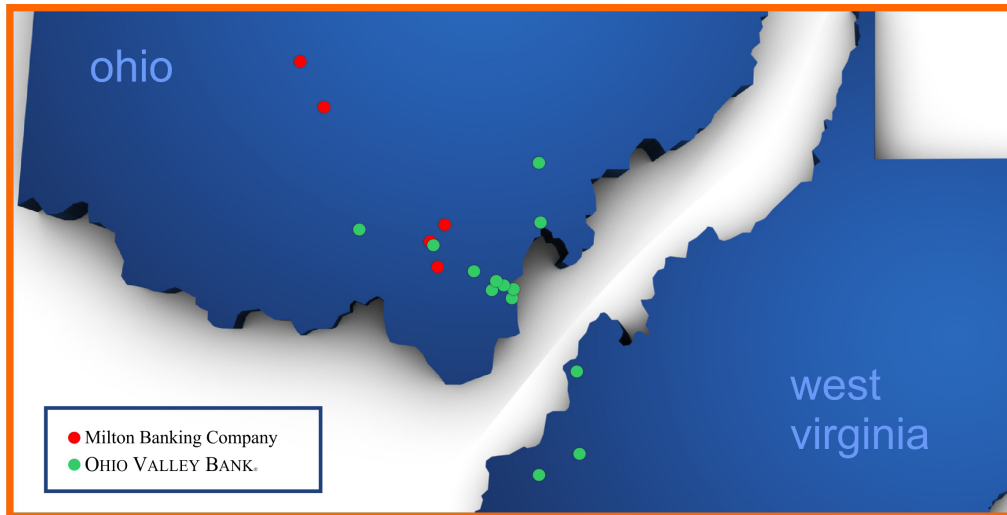
## **Will you continue the Community Volunteerism Program?**

Yes. Ohio Valley Bank has the same program, called IMPACT DAYS. Every banker gets up to 3 paid days off per year to volunteer in their community. If you work with a charitable organization that is looking for volunteers, contact us. We'd love to help.

# 13 LOCATIONS

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In addition to taking care of your banking at our five Milton Bank locations, you will be able to bank at any of 14 Ohio Valley Bank locations too. OVB offices are located throughout southern Ohio and western West Virginia. One open as late as 8 p.m. For a full list of locations, hours and holiday schedule, visit <http://bit.ly/gotoOVB>



## Milton Banking Division Locations

400 East Main Street, Jackson, OH  
Phone: (740) 286-5058

123 South Ohio Avenue, Wellston, OH  
Phone: (740) 384-2116

116 Jackson Street, Oak Hill, OH  
Phone: (740) 682-8800

25 North Main Street, New Holland, OH  
Phone: (740) 495-5307

255 Yankeetown Street, Mt. Sterling, OH  
Phone: (740) 869-3060

## Ohio Valley Bank Locations in South Central Ohio

OVB Jackson, 740 East Main Street, Jackson, OH

OVB Waverly, 507 W. Emmitt Avenue, Waverly, OH

Also Rio Grande, Gallipolis, and Pomeroy in Ohio. Plus when traveling take advantage of convenient locations in Point Pleasant, Barboursville and Milton, West Virginia.

Call toll free 1-800-468-6682 to reach any Ohio Valley Bank office.

# 14 CONSUMER COMPLAINT NOTICE

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Ohio Valley Bank is a member bank of the Federal Reserve and member FDIC. The bank is chartered under the laws of the State of Ohio. Comments on the merger or service provided may be mailed to:

Federal Reserve Bank of Cleveland,  
PO Box 6387, Cleveland, OH 44101

OR

Ohio Department of Commerce,  
Division of Financial Institutions,  
77 South High Street, 21st Floor,  
Columbus, Ohio 43215-6120



## **FDIC PROTECTION**

The Milton Banking Company will be a division of Ohio Valley Bank, identified as one institution by the FDIC. If you have accounts at both Milton Bank and Ohio Valley Bank, the combined total will be subject to the maximum coverage limit allotted by the FDIC. Grace periods may apply as explained below.

### **For Deposit Accounts**

The FDIC extends a grace period of six months after the merger in which separate coverage is maintained on deposit accounts.

### **For CDs**

CDs issued by The Milton Banking Company will be eligible for separate coverage until they reach maturity.

If you have any questions about your FDIC coverage, please don't hesitate to contact your local office or call 1-800-468-6682 for tips on ways to increase your coverage.

### **Are You Covered?**

FDIC's Electronic Deposit Insurance Estimator (EDIE) <https://www.fdic.gov/edie>.

Member FDIC

