



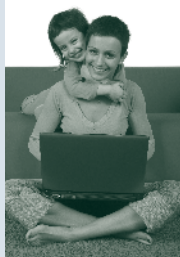
PERSONAL CHECKING ACCOUNTS

There's an Account Right for You!

	A FREE account for everyone!	FREE for customers 50 and over!	FREE Checking with the convenience of direct deposit or automatic loan payment!	An account for those interested in higher interest!
	Positively Free Checking*	50+ Free Interest Checking*	VIP Free Interest Checking*	Wall Street Checking*
Minimum Balance to Avoid Service Charges	None	None	None	\$1,000
Monthly Service Fee	No	No	No	\$8 if balance falls below minimum
Unlimited Checkwriting	Yes, no per-check charge	Yes, no per-check charge	Yes, no per-check charge	Yes, no per-check charge
Interest	No	Yes	Yes	Higher rates on balances of \$2,500 or more
ATM/Debit Card	Yes	Yes	Yes	Yes
Monthly Statement with Check Images for Easy Record Keeping	Yes	Yes	Yes	Yes
Additional Benefits	<ul style="list-style-type: none"> Free Online Banking and BillPay Free gift We buy back debit cards and unused checks from other banks - up to \$25 	<ul style="list-style-type: none"> Free Online Banking and BillPay Free gift We buy back debit cards and unused checks from other banks - up to \$25 	<ul style="list-style-type: none"> Free Online Banking and BillPay Free gift We buy back debit cards and unused checks from other banks - up to \$25 	<ul style="list-style-type: none"> Free Online Banking and BillPay Free gift We buy back debit cards and unused checks from other banks - up to \$25

We offer Online Banking with BillPay

SIGN UP TODAY!
It's easy and saves you time!



For a demo visit www.novb.com.

Every checking account comes with a VISA® debit card!



Ask us for details.

*Customer purchases checks. Bank rules and regulations apply. Minimum opening deposit is only \$50. Ask us for details.



Member FDIC