

# Personal Checking Accounts



## Features + Fee Summary Information

At The Ottoville Bank Company, we want to help you understand the basics of your accounts. Please read all fee information and details concerning your account.

Thrift Account		
Minimum Deposit to Open	\$0.00	
Monthly Maintenance Fees	\$0.75	
Check Writing	Yes	\$0.20 per check charge
Interest Bearing Account	No	Consider our <b>Now or Super Now Account</b> for interest benefits.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$0.50	Per transaction at non-partnership network ATMs.
MASTERMONEY® Debit Card	Yes - no fee	Call 1-800-528-2273 to report lost/stolen
Bill Pay	Yes - no fee	
Online Banking	Yes - no fee	E-Statements available with online banking enrollment.
Direct Deposit	Yes - no fee	
Mobile Banking	Yes - no fee	Coming Soon
Mobile Deposit Capture	Yes - no fee	Coming Soon

Regular Account			
Minimum Deposit to Open	\$0.00		
Monthly Maintenance Fees	Yes	No monthly fee unless balance falls below \$900.00	
		<b>Average Monthly Balance</b>	<b>Charge</b>
		\$0 - \$200.00	\$5.00
		\$201.00 - \$500.00	\$4.00
		\$501.00 - \$700.00	\$3.00
		\$701.00 - \$900.00	\$2.00
Over \$900.00	No charge		
Check Writing	\$0.00	Unlimited	
Interest Bearing Account	No	Consider our <b>Now or Super Now Account</b> for interest benefits.	
ATM Fees	\$0.00	ATM fees apply at partnership networks only.	
	\$0.50	Per transaction at non-partnership network ATMs.	
MASTERMONEY® Debit Card	Yes - no fee	Call 1-800-528-2273 to report lost/stolen	
Bill Pay	Yes - no fee		
Online Banking	Yes - no fee	E-Statements available with online banking enrollment.	
Direct Deposit	Yes - no fee		
Mobile Banking	Yes - no fee	Coming Soon	
Mobile Deposit Capture	Yes - no fee	Coming Soon	

## Student Account

Minimum Deposit to Open	\$0.00	
Monthly Maintenance Fees	No	No monthly maintenance fees while attending school.
Interest Bearing Account	No	Consider our <b>Now or Super Now Account</b> for interest benefits.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$0.50	Per transaction at non-partnership network ATMs.
MASTERMONEY® Debit Card	Yes – no fee	Call 1-800-528-2273 to report lost/stolen
Bill Pay	Yes – no fee	
Online Banking	Yes – no fee	E-Statements available with online banking enrollment.
Direct Deposit	Yes – no fee	
Mobile Banking	Yes – no fee	Coming Soon
Mobile Deposit Capture	Yes – no fee	Coming Soon

## Silver Account

Minimum Deposit to Open	\$0.00	
Monthly Maintenance Fees	No	No monthly maintenance fees. Eligibility limit is 65 years of age or older.
Interest Bearing Account	No	Consider our <b>Now or Super Now Account</b> for interest benefits.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$0.50	Per transaction at non-partnership network ATMs.
MASTERMONEY® Debit Card	Yes – no fee	Call 1-800-528-2273 to report lost/stolen
Bill Pay	Yes – no fee	
Online Banking	Yes – no fee	E-Statements available with online banking enrollment.
Direct Deposit	Yes – no fee	
Mobile Banking	Yes – no fee	Coming Soon
Mobile Deposit Capture	Yes – no fee	Coming Soon

## NOW Account

Minimum Deposit to Open	\$1,500.00	
Monthly Maintenance Fees	\$6.00	No monthly fee unless minimum daily balance falls below \$1,500 or the minimum average daily balance falls below \$3,000.
Check Writing	Unlimited	
Interest Bearing Account	Yes	Fees may reduce your earnings. Interest rate may change daily after the account is opened.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$0.50	Per transaction at non-partnership network ATMs.
MASTERMONEY® Debit Card	Yes – no fee	Call 1-800-528-2273 to report lost/stolen
Bill Pay	Yes – no fee	
Online Banking	Yes – no fee	E-Statements available with online banking enrollment.
Direct Deposit	Yes – no fee	
Mobile Banking	Yes – no fee	Coming Soon
Mobile Deposit Capture	Yes – no fee	Coming Soon

## SUPER NOW Account

Minimum Deposit to Open	\$3,000.00	
Monthly Maintenance Fees	\$6.00	No monthly fee unless minimum daily balance falls below \$3,000
Check Writing	Unlimited	
Interest Bearing Account	Yes	Fees may reduce your earnings. Interest rate may change daily after the account is opened.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$0.50	Per transaction at non-partnership network ATMs.
MASTERMONEY® Debit Card	Yes - no fee	Call 1-800-528-2273 to report lost/stolen
Bill Pay	Yes - no fee	
Online Banking	Yes - no fee	E-Statements available with online banking enrollment.
Direct Deposit	Yes - no fee	
Mobile Banking	Yes - no fee	Coming Soon
Mobile Deposit Capture	Yes - no fee	Coming Soon

# Personal Savings Accounts



## Features + Fee Summary Information

### Regular Savings Account

#### The Passbook

Minimum Deposit to Open	\$10.00	You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.
Monthly Maintenance Fees	No	
Transaction Charge	No	
Interest Bearing Account	Yes	Your money will earn interest at a variable rate, which will be paid semi-annually. Interest rate may change daily after the account is opened.
Online Banking	Yes – no fee	
Direct Deposit	Yes – no fee	
Mobile Banking	Yes – no fee	
Mobile Deposit Capture	Yes – no fee	

#### The Christmas Club

Minimum Deposit to Open	\$1.00	
Monthly Maintenance Fees	No	Checks will be distributed in October.
Transaction Charge	No	
Interest Bearing Account	Yes	Your money will earn interest at a variable rate, which will be paid semi-annually. Interest rate may change daily after the account is opened.
Online Banking	Yes – no fee	
Direct Deposit	Yes – no fee	
Mobile Banking	Yes – no fee	Coming Soon
Mobile Deposit Capture	Yes – no fee	Coming Soon

### Money Market Plus Account

Minimum Deposit to Open	\$2,500.00	
Monthly Maintenance Fees	\$5.00	No monthly fee unless balance falls below \$2,500
Pre-Authorized Transfers	6 transfers per statement cycle	If you exceed this limit, there will be a service charge of \$1.00 per transfer over 6. <i>Visit the bank in person for cash withdrawals or transfers from this account to another account which can be done as many times as you want with no service charge.</i>
Interest Bearing Account	Yes	Fees may reduce your earnings. Interest rate may change daily after the account is opened.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$0.50	Per transaction at non-partnership network ATMs.
Online Banking	Yes – no fee	
Direct Deposit	Yes – no fee	
Mobile Banking	Yes – no fee	Coming Soon
Mobile Deposit Capture	Yes – no fee	Coming Soon

# Investments

## IRA Accounts

### **Traditional IRA**

The Traditional IRA allows you to contribute up to \$5,500.00/year if you have earned income up to \$6,500.00/year, if over the age of 50.

Deposits you make may be deductible on your taxes. All earnings on your IRA are tax deferred until you make withdrawals from the account.

This IRA account allows you to rollover a pension plan after retirement or change of job.

### **Roth IRA**

The Roth IRA is a nondeductible, tax free withdrawal account (required five-year holding period before making withdrawals).

All earnings on this account are tax free.

You can contribute up to \$5,500.00/year into this account or \$6,500.00/year, if over the age of 50.

### **Simplified Employee Pension Plan (SEP)**

The SEP account is for corporation, partnership, or sole proprietorship.

A SEP Plan benefits both the employer sponsoring the plan and the employees who share in the plan's contributions.

The SEP is tax deductible for the employer.

## Certificates of Deposit

[Click here to see our current terms and rates.](#)

# Business Accounts



## Features + Fee Summary Information

Business Checking Account														
Minimum Deposit to Open	\$0.00													
Monthly Maintenance Fees	Yes	No monthly fee unless balance falls below \$900.00  <table border="0"> <thead> <tr> <th><i>Average Monthly Balance</i></th> <th><i>Charge</i></th> </tr> </thead> <tbody> <tr> <td>\$0 - \$200.00</td> <td>\$5.00</td> </tr> <tr> <td>\$201.00 - \$500.00</td> <td>\$4.00</td> </tr> <tr> <td>\$501.00 - \$700.00</td> <td>\$3.00</td> </tr> <tr> <td>\$701.00 - \$900.00</td> <td>\$2.00</td> </tr> <tr> <td>Over \$900.00</td> <td>No charge</td> </tr> </tbody> </table>	<i>Average Monthly Balance</i>	<i>Charge</i>	\$0 - \$200.00	\$5.00	\$201.00 - \$500.00	\$4.00	\$501.00 - \$700.00	\$3.00	\$701.00 - \$900.00	\$2.00	Over \$900.00	No charge
<i>Average Monthly Balance</i>	<i>Charge</i>													
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\$501.00 - \$700.00	\$3.00													
\$701.00 - \$900.00	\$2.00													
Over \$900.00	No charge													
Check Writing	Unlimited													
Interest Bearing Account	No													
ATM Fees	\$0.00	ATM fees apply at partnership networks only.												
	\$0.50	Per transaction at non-partnership network ATMs.												
MASTERMONEY® Debit Card	Yes – no fee	Call 1-800-528-2273 to report lost/stolen												
Bill Pay	Yes – no fee													
Online Banking	Yes – no fee	E-Statements available with online banking enrollment.												
Direct Deposit	Yes – no fee													
Mobile Banking	Yes – no fee	Coming Soon												
Mobile Deposit Capture	Yes – no fee	Coming Soon												

Business Passbook Savings Account		
Minimum Deposit to Open	\$10.00	You must maintain a minimum balance of \$50.00 in the account each day to obtain the disclosed annual percentage yield.
Monthly Maintenance Fees	No	
Transaction Charge	No	
Interest Bearing Account	Yes	Your money will earn interest at a variable rate, which will be paid semi-annually. Interest rate may change daily after the account is opened.
Online Banking	Yes – no fee	E-Statements available with online banking enrollment.
Direct Deposit	Yes – no fee	
Mobile Banking	Yes – no fee	Coming Soon
Mobile Deposit Capture	Yes – no fee	Coming Soon

## Business Money Market Plus Account

Minimum Deposit to Open	\$2,500.00	
Monthly Maintenance Fees	\$5.00	No monthly fee unless balance falls below \$2,500
Pre-Authorized Transfers	6 transfers per statement cycle	If you exceed this limit, there will be a service charge of \$1.00 per transfer over 6. <i>Visit the bank in person for cash withdrawals or transfers from this account to another account which can be done as many times as you want with no service charge.</i>
Interest Bearing Account	Yes	Fees may reduce your earnings. Interest rate may change daily after the account is opened.
ATM Fees	\$0.00	ATM fees apply at partnership networks only.
	\$0.50	Per transaction at non-partnership network ATMs.
Online Banking	Yes - no fee	
Direct Deposit	Yes - no fee	
Mobile Banking	Yes - no fee	Coming Soon
Mobile Deposit Capture	Yes - no fee	Coming Soon

## Certificates of Deposit

[Click here to see our current terms and rates.](#)

## Other Fees

Check Printing	Fee depends on style and quantity of checks ordered
Money Orders	\$2.00
Cashier's Check	\$2.00
Deposited Checks (+ other items) Returned Unpaid	\$5.00
Overdraft (each debit or check unpaid)	\$25.00
Nonsufficient funds (NSF) ACH (preauthorized withdrawal)	\$25.00
Account Research	\$10.00 per hour
Stop Payments (all items)	\$10.00
Photocopies	\$0.25
Wire Transfers <i>Incoming</i>	\$20.00
Wire Transfers <i>Outgoing</i>	\$20.00
Foreign Wire Transfers	\$40.00
Safe Deposit Box	Call for box sizes and availability
Indemnity Bond	\$25.00