

## CVB Products & Services

- Short-Term Loans: Personal & Business
- Installment Loans: Personal & Auto
- Fixed Rate and Variable Rate Residential Mortgage Loans
- Home Equity Line of Credit
- Mobile Home Loans: With or Without Real Estate
- VISA Debit Card
- VISA Gift Cards
- Cash Advances for MasterCard, VISA, Discover Cards
- Individual Retirement Accounts (*Traditional & Roth*)
- CDARS (*Visit our website for complete product details*)
- U.S Savings Bonds Redemption
- Cashier Checks
- Wire Transfer Service
- Foreign Currency Exchange/Purchase
- Direct Deposit
- Safe Deposit Boxes
- Notary Service
- Mobile Banking
- Online Banking
- Telephone Banking
- ATM's 24/7 at All Locations
- Overdraft Protection (*Available per below*)

(1) Sweep from a savings or money market account

(2) Sweep from a line of credit (Application required)

(3) Participation in Overdraft Courtesy

## CVB Consumer Checking Accounts

Account Features	Plateau Checking	Plateau Plus Checking	Plateau Premium Checking	Plateau Premium Investment Checking	Seniors 60+ Checking
Opening Deposit Required	\$50	\$1,000	\$1,000	\$25,000	\$50
Minimum Balance Requirements	N/A	\$1,000	\$1,000	\$25,000	N/A
Service Charges	N/A	Avg. Bal. Under \$1,000/\$10 Per Mo.	Avg. Bal. Under \$1,000/\$10 Per Mo.	Avg. Bal. Under \$5,000/\$17 Per Mo.	N/A
Age Requirements	N/A	N/A	N/A	N/A	60+
Interest Bearing	No	Yes	Yes	Yes	No
Free Checks	No	No	No	No	Yes <sup>1</sup>
Debit Card <sup>2</sup>	Yes	Yes	No	No	Yes
Unlimited Checkwriting	Yes	Yes	No <sup>4</sup>	No <sup>4</sup>	Yes
Online Banking and Bill Pay	Yes	Yes	Yes <sup>3</sup>	Yes <sup>3</sup>	Yes
Telephone Banking	Yes	Yes	Yes	Yes	Yes
E-Statements	Yes	Yes	Yes	Yes	Yes
Check Images	Yes	Yes	Yes	Yes	Yes
FDIC Insured	Yes	Yes	Yes	Yes	Yes

1 Quantity and style determined by the bank.

2 Requires a separate application/agreement.

3 Each Bill Pay transaction constitutes a transaction toward the allowed monthly maximum total.

4 Federal regulations permit only 6 limited transfers or withdrawals from these accounts per statement cycle. An excess withdrawal fee of \$5.00 per withdrawal will be assessed on withdrawals exceeding 6 per statement cycle.

## CVB Consumer Savings Accounts

Account Features	Statement Savings	Certificate Of Deposit	Christmas & Vacation Clubs
Opening Deposit Required	\$10	\$500	\$1
Minimum Deposit Requirements	\$10	\$500+	\$1
Withdrawal Limits	6 Per Mo. <sup>5</sup>	N/A	N/A
Online Banking and Bill Pay	Yes	Yes	Yes
E-Statements	Yes	No	No
FDIC Insured	Yes	Yes	Yes

<sup>5</sup> Excess withdrawal fee of \$5.00 per withdrawal will be assessed for each withdrawal over 6 per month.

**NOTE: Please see an employee for an explanation of limited transfers or withdrawals.**

### Go Green!

**As a CVB customer,** you may link all or any portion of your accounts on a combined monthly statement. This includes checking, savings, loans, certificates of deposit, etc. This permits you to receive one statement, as opposed to multiple ones, and helps CVB to promote our efforts in becoming more **"Green"**. You may also elect to go paperless and receive your statements electronically with CVB's e-statements.