

# WELCOME!

# JonesBank

Earlier this spring, we sent you information regarding Oak Creek Valley Bank merging with Jones Bank. The merger will be effective July 1, 2019 and you will begin to see some Jones Bank visual updates, including name, signage and logo on communication materials. On August 19, 2019 additional changes will take place. We are excited to have you as a customer of Jones Bank and look forward to serving you. Our goal is for your transition from Oak Creek Valley Bank to Jones Bank to be smooth.

This Frequently Asked Questions document was designed to help you learn about Jones Bank and answer your questions quickly and easily.

## Important Dates

July 1, 2019 Oak Creek Valley Bank merges with Jones Bank.  
The bank name, signage and logo changes to Jones Bank.

August 9-16, 2019 Jones Bank Debit Cards arrive in the mail. You may activate the card and choose a PIN when you receive it, but the card will not work until August 17.

August 16, 2019 Last day to use Oak Creek Valley Bank Online Banking and to download eStatements.

August 17, 2019 Oak Creek Valley Bank changes software to Jones Bank.  
Begin using Jones Bank Debit Cards at 8:00 am.  
Stop using Oak Creek Valley Bank Debit Cards.

August 19, 2019 Sign Up for Jones Bank Online Banking.  
Download Jones Bank App for Mobile Banking.  
Visit any of the 3 convenient Jones Bank locations.

**Questions:** Please contact us at 402-784-2200, 888-562-3602, visit [jonesbank.com](http://jonesbank.com) or stop by any of our locations.

# Frequently Asked Questions

## When will I officially become a Jones Bank customer?

You will become a Jones Bank customer on Monday, July 1, 2019. No significant changes occur until the data conversion, which is scheduled for Monday, August 19, 2019. At that time, all accounts will merge to Jones Bank systems.

## Will the staff remain the same at Valparaiso?

All employees of Oak Creek Valley Bank will continue to serve you at the Valparaiso Branch!

## Will the bank hours change in Valparaiso?

The hours will remain the same. Lobby: Monday - Friday 9:00 am - 3:00 pm, Saturday 8:30 am - 11:30 am Drive Up: Monday - Thursday 8:00 am - 4:00 pm, Friday 8:00 am - 5:00 pm, Saturday 8:00 am - Noon

## Are my deposits FDIC insured?

Jones Bank is an FDIC insured bank. Your deposits are insured up to the maximum amount allowed by law.

## Will my account number or loan number change?

Your account and loan numbers will stay the same.

## Will my checking or savings account type change?

Regular Checking Account - becomes a Jones Bank Simply Free Checking Account

Now Account & Super Now Account - combine to become a Super Now Account with a \$1,000 average minimum balance

Money Market Account - becomes a Jones Bank Money Market Account

Savings Account - becomes a Jones Bank Savings Account

Health Savings Account - becomes a Jones Bank Health Savings Account

## Will the interest rate I currently earn on my checking, savings, CD & IRAs remain the same?

CD interest rates will remain the same until the maturity date. IRA rates may be adjusted quarterly and the maturity date will remain the same. Checking, savings and money market rates are subject to change at any time.

# Frequently Asked Questions Continued

## Will the terms of my CD change?

The maturity date of your CD will stay the same. You will receive a maturity notice 10 days prior to maturity and have 10 days after maturity to renew or redeem without penalty.

## Can I continue to use my Oak Creek Valley Bank Debit Card?

You can use your Oak Creek Valley Bank Debit Card through August 16, 2019. You will receive a Jones Bank Debit Card in the mail early August with a new card number. Watch for a plain white envelope.

Once you receive your card, you can activate it by calling 800-992-3808 and choose your PIN. The card can be activated prior to August 17, but will NOT work until 8:00 am Saturday, August 17. Your Oak Creek Valley Bank card will no longer work as of Saturday, August 17. Any automatic payments set up with your debit card will need to be changed to your Jones Bank card. These transactions can't be forwarded.



## Can I continue to use my Oak Creek Valley Bank Checks?

You can continue to use your checks or order new checks with the Jones Bank routing number and logo. When you reorder checks they will have Jones Bank logo and routing number, 104901364.

## Will my direct deposits, automatic payments and transfers continue?

Your direct deposits, automatic payments and transfers will continue as they are now. Any automatic payments set up with your debit card will need to be changed to your Jones Bank card.

## When will I receive my checking and savings account statements?

Your final Oak Creek Valley Bank statement closing date will be Friday, August 16 before the system conversion. You will receive a paper statement the next week. Following that, you will receive your first Jones Bank statement on your regular statement cycle date.

## Will my online banking services change?

You will use ocvbank.com online banking through August 16. On August 19, you will need to enroll in Jones Bank Online Banking at jonesbank.com.

See page 5 for instructions.

# Frequently Asked Questions Continued

## If I have eStatements, will I continue to receive them?

Your current eStatements will not convert to Jones Bank. You will need to enroll in Jones Bank Online Banking and set up eStatements during the enrollment process. See page 5 for instructions. Please download and save your Oak Creek Valley Bank eStatements prior to August 16 for your records.

## Will my loan rate change?

Your loan rate will not change unless specified in the terms of the loan.

## Can I continue to use my Oak Creek Valley Bank Credit Card?

You can continue to use your Oak Creek Valley Bank Credit Card. Once the card expires, you will be reissued a Jones Bank Credit Card with a new card number and expiration date.

## Will my Health Savings Account stay the same?

Your Health Savings Account will change to the Jones Bank Health Savings Account and you may order checks and/or a debit card.

## Will my insurance continue with Valparaiso Insurance Agency?

Your insurance coverage and agent will stay the same.

## Will my tax preparation services continue?

Valparaiso will continue to offer tax services.

## What new products and services does Jones Bank offer?

FREE Mobile Banking - See page 5 for instructions

FREE Mobile Deposit

FREE Jones Bank Alerts

FREE Bill Pay - See page 5 for instructions

FREE Zelle® - Instant Person-to-Person Payment

FREE Telephone Banking - 855-375-3602

Home Equity Line of Credit

Reserve Checking

Trust Services

# Electronic Banking Instructions

## To Enroll in Online Banking

- Visit [jonesbank.com](http://jonesbank.com)
- In the Online Banking Login box, click on New User
- Follow the prompts
- Review and Accept the Internet Banking Agreement & Disclosure
- Create a Username (Must be at least 6 characters. It is case sensitive.)
- Create a Password (Must be at least 8 characters & contain at least one letter & one number. It is case sensitive.)
- Select and Answer 3 Challenge Questions
- If you would like Electronic Statements for your accounts, follow the instructions below
- If you would like to enroll in Mobile Banking, follow the prompts to download the app or see the instructions below

## To Enroll in Mobile Banking

- Visit the App Store or Google Play
- Search for Jones Bank
- Install the App
- Either enroll or enter your Online Banking User Name and Password
- Begin Using the App



## To enroll in eStatements

- Click Profile in the upper right hand side of Online Banking
- Click Edit beside Electronic Statements
- Select Electronic Statements/Notices beside the account(s) you wish to enroll
- Click the link to electronic statements terms and conditions
- Read the disclosure and note the 4 digit confirmation code at the bottom
- Check the box beside “I have read and accept the electronic statements terms and conditions”
- Enter the 4 digit Confirmation Code
- Click Enroll

## To enroll in Bill Pay

- Click on Bill Pay Tab in Online Banking
- Follow the prompts & begin using Bill Pay!
- Your lowest numbered checking account will be your default Bill Pay Account. If you have additional checking accounts you would like to use to pay bills, please contact our Bookkeeping Department at 402-643-4040.

# Jones Bank

## Schedule of Fees as of August 19, 2019

Account closed within 90 days of opening	\$15.00
Account Research/Balancing/Reconciliation	\$20.00 per hour
Account Verification	\$5.00 per form
ATM Withdrawals at ATMs not owned or operated by Jones Bank	First 4 FREE per statement cycle \$2.00 each additional withdrawal
Cashier's Checks	\$5.00
Collection (sent or received)	\$15.00
Debit Card Replacement	\$15.00
Dormant Account Fee (An account is dormant if you have made no deposits or withdrawals for 6 months and have a balance less than \$100.00)	\$4.00
Foreign Currency	Postage & Transaction fees
Garnishments or Levies	\$50.00
Indemnity Bond	\$25.00
Medallion Guarantee (Customers only - Available only at Main Bank)	\$15.00
Overdraft Fees	
Non-Sufficient Funds (NSF) Paid or Returned Item	\$27.00
Continuous Overdraft Fee (charged after each 7 days overdrawn)	\$27.00
Returned Deposit Item	\$5.00
Returned Mail	\$5.00
Safe Deposit Box	
Drill Box	\$250.00
Lost Key Replacement	\$25.00
Statements	
Temporary Statement	\$1.00
Replacement Statement	\$5.00
Special End-of-Year Statement Cutoff (annually per account)	\$5.00
Stop Payment	\$30.00
Travel Cards	
New Issue	\$12.00
Reload	\$5.00
Wire Transfers	
Outgoing (Customer)	\$15.00
Incoming (Customer)	\$5.00
Incoming or Outgoing (Non-customer) - Requires Officer Approval	\$30.00
Foreign Outgoing	\$30.00

# FACTS WHAT DOES JONES BANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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 your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<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</li> <li>● Account balances</li> <li>● Payment history</li> <li>● Transaction history</li> <li>● Checking account information</li> <li>● Wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers' 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 Jones Bank chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does Jones Bank share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(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>	Yes	No
<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 nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 402-643-3602 or go to <a href="http://www.jonesbank.com">www.jonesbank.com</a>	

What We Do	
<b>How does Jones 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Jones Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Give us your income information</li> <li>● Provide employment information</li> <li>● Provide your mortgage information</li> <li>● Make a wire transfer</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Jones Bank has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Jones Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include credit card companies and insurance companies.</i></li> </ul>
Other Important Information	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Customers.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your</p> <p><b>For Vermont Customers.</b> We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p>	