



NODAWAY VALLEY BANK

Home Equity Line of Credit (HELOC) Loan Application and Disclosure Packet

Thank you for your interest in applying for a HELOC loan with Nodaway Valley Bank.

The following information is usually required during the loan process. Please note that this supporting information is not required to be provided at the same time you provide your loan application.

- Copies of paystubs for the past 30 days for each borrower.
- Copies of W2 and/or 1099s forms for the previous 2 years for each borrower.
- Copies of last 2 years completed Personal and Business Federal Income Tax returns (if applicable) with all schedules included, YTD P&L Statement and Balance Sheet.
- Proof of additional income (Awards letters, lease agreements, etc.)
- Copies of bank/asset statements for the previous 2 months, and a copy of most recent 401k statement, or any additional investment accounts.
- Provide a copy of each applicants valid, unexpired Driver's License or state issued identification.
- Complete copy of all divorce decrees and/or separation agreements along with all amendments.
- Bankruptcy Petition decree, schedule of creditors, and discharge of bankruptcy with letter of explanation.
- Copy of Last 3 Months Mortgage Statement
- Copy of Proof of Homeowners insurance
- Copy of Paid Real Estate Taxes

Please contact one of our loan officers if you have any questions.

Maryville, MO 64468
660-562-3232

Mound City, MO
660-442-3131

Savannah, MO
816-324-3158

Smithville, MO
816-873-2929

Platte City, MO
816-597-5300

St. Joseph, MO 64507
816-364-5678

www.nvb.com



Lenders

NMLS Identification Numbers

Maryville

Randy Luke	500774
Brian Schieber	500812
Tom Shelton	1452421
Clint Tobin	500883
Ben Shifflett	2181022
Trent Nally	2348355

Mound City

Mark Quick	1007024
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Platte City

Kelly Parkhurst	405346
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Smithville

Travis Boyer	405358
Keri Rotterman	405344

Northland Lending Office

Marvin Davis	446030
Ryan Lorentz	657446

St. Joseph - Riverside

David Lewis	539567
Lisa Little	609274
Brett Steiner	1875197
Craig Lewis	2141866

St. Joseph - Cook Road

Carol Barnett	539630
Seann O'Riley	483022
John Thompson	1274408

St. Joseph - Faraon

Rodger Karn	483222
Jason Swofford	1511178

St. Joseph - King Hill

Jeff Bird	539456
Sean Farris	1381606

Savannah

Steve Houston	501056
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For more information please call us at any of the numbers listed below.
MARYVILLE (660) 562-3232 • ST JOSEPH (816) 364-5678 • PLATTE CITY (816) 597-5300
SMITHVILLE (816) 873-2929 • SAVANNAH (816) 324-3158 • MOUND CITY (660) 442-3131
NORTHLAND LENDING OFFICE (816) 407-8682 • TOLL FREE (877) 217-4682

OPEN-END CREDIT LOAN APPLICATION

PLEASE PRINT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Check Individual Credit Line - relying solely on my income Joint Credit Line - We intend to apply for joint credit. (initials) _____
 One: Individual Credit Line - relying on my income as well as income from other sources NOTE: Married applicants may apply for separate accounts.

Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

Applicant: Married Separated Unmarried (including single, divorced, widowed)
 Co-Applicant: Married Separated Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION

CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name			Name		
Address (include city, state and zip)		How Long	Address (include city, state and zip)		How Long
Previous Address		How Long	Previous Address		How Long
Home Phone No.		Business Phone No.	Home Phone No.		Business Phone No.
Taxpayer ID No.	Birth Date / /	No. Of Dependents	Taxpayer ID No.	Birth Date / /	No. Of Dependents
Employer	Position	How Long	Employer	Position	How Long
Employer's Address			Employer's Address		
Previous Employer	Position	How Long	Previous Employer	Position	How Long
Name of Nearest Relative		Address	Name of Nearest Relative		Address
Name of Present Landlord/Mortgage Holder		Phone No.	Name of Present Landlord/Mortgage Holder		Phone No.
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$

INCOME

INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Source	Amount	Per (Wk., Mo., or Yr.)	Source	Amount	Per (Wk., Mo., or Yr.)
Base Employment Income		Month			
Dividends/Interest, Net Rental Income		Month			
Other		Month			

OBLIGATIONS

OBLIGATIONS

Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations.

To Whom Paid	Credit Limit	Mo. Payment	To Whom Paid	Credit Limit	Mo. Payment

ASSETS

ASSETS

Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

Type	Amount	Type	Amount

REAL ESTATE

REAL ESTATE

1. Location	1. Location
How Held	How Held
Name(s) of Owner(s)	Name(s) of Owner(s)
Purchase Price \$	Balance Owing \$
2. Location	2. Location
How Held	How Held
Name(s) of Owner(s)	Name(s) of Owner(s)
Purchase Price \$	Balance Owing \$

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on backside.

Are you a guarantor or co-maker of any leases, contracts or debts? Yes No
 Are there any suits or judgments pending against you? Yes No If yes, state amount \$ _____
 Have you been declared bankrupt in the last 10 years? Yes No

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

Applicant X _____ Date / / Co-Applicant X _____ Date / /

JOINT APPLICATION ACKNOWLEDGMENT

Applicant:

Lender:

Nodaway Valley Bank
Belt & Faraon
P. O. Box 7315
402 N. Belt Hwy
Saint Joseph, MO 64506

We, the undersigned, intend to apply for joint credit.

APPLICANT(S):

X _____
Applicant Date

X _____
Co-Applicant Date

CERTIFICATION AND AUTHORIZATION

Applicant:

Lender:

Nodaway Valley Bank
Belt & Faraon
P. O. Box 7315
402 N. Belt Hwy
Saint Joseph, MO 64506

CERTIFICATION

To Nodaway Valley Bank ("Lender"):

1. Applicant (and co-applicant if applicable), _____, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any downpayment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant understands and agrees that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from Nodaway Valley Bank ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Nodaway Valley Bank, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: _____

APPLICANT:

X _____ Date X _____ Date
Applicant Co-Applicant



NODAWAY VALLEY BANK

ECOA Valuations Rule Right to Receive Copy of Appraisal

To determine the property's value, we may order an appraisal at your expense. We will promptly provide a copy of any appraisal, even if the loan does not close. You may order and pay for another appraisal for your own use.

ECOA Valuations Rule applies to closed-end or open-end credit secured by a first lien on a dwelling.

Maryville, MO 64468
660-562-3232

Mound City, MO
660-442-3131

Savannah, MO
816-324-3158

Smithville, MO
816-873-2929

Platte City, MO
816-597-5300

St. Joseph, MO 64507
816-364-5678

www.nvb.com

5 YEAR HOME EQUITY APPLICATION DISCLOSURE

**Nodaway Valley Bank
Belt & Faraon
P. O. Box 7315
402 N. Belt Hwy
Saint Joseph, MO 64506**

IMPORTANT TERMS OF OUR 5 YEAR HOME EQUITY APPLICATION DISCLOSURE

This disclosure contains important information about our Heloc - 5 Year (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms of the Plan described herein are subject to change. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

- (a) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- (a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- (b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- (c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- (d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- (e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- (f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- (g) The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

Fees and Charges. In order to open and maintain an account, you must pay certain fees and charges.

Lender Fees. The following fees must be paid to us:

Description	Amount	When Charged
Flood Hazard Determination Life of Loan:	2.00	At Account Closing
Flood Hazard Determination:	11.00	At Account Closing
Appraisal:	500.00	At Account Closing
Recording Fees:	69.00	At Account Closing
Title Search:	300.00	At Account Closing

Late Charge. 5.000% of the late amount with a max of \$25.00 if more than 15 days late.

Third Party Fees. You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies.

These third party fees generally total between \$0.00 and \$882.00. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

PROPERTY INSURANCE. You must carry insurance on the property that secures the Plan.

5 YEAR HOME EQUITY APPLICATION DISCLOSURE (Continued)

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: I may request advances for 5 years (Draw Period) beginning on the Credit Agreement date. (the "Draw Period"). Your Regular Payment will be based on a percentage of your outstanding balance plus all accrued FINANCE CHARGES as shown below or \$50.00, whichever is greater. Your balance will be rounded to the nearest one dollar. Your payments will be due monthly.

<u>Range of Balances</u>	<u>Number of Payments</u>	<u>Regular Payment Calculation</u>
All Balances	60	0.560% of your outstanding balance plus all accrued FINANCE CHARGES

Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. The Minimum Payment will not fully repay the principal that is outstanding on your Credit Line and your final payment will be a single balloon payment. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

In any event, if your Credit Line balance falls below \$50.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take 5 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 8.000%. During that period, you would make 59 monthly payments ranging from \$87.90 to \$123.95 and one final payment of \$7,228.47.

TRANSACTION REQUIREMENTS. The following transaction limitations will apply to the use of your Credit Line:

Telephone Request and In Person Request Limitations. There are no transaction limitations for requesting an advance by telephone or requesting an advance in person.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

ADDITIONAL HOME EQUITY PROGRAMS. Please ask us about our other available Home Equity Line of Credit plans.

VARIABLE RATE FEATURE. The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate), and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate. Information about the Index is available or published in the Wall Street Journal. We will use the most recent Index value available to us as of on the same day any annual percentage rate adjustment.

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your account, we add a margin to the value of the Index, round that sum to the nearest 0.001%, then divide the rounded value by 365 days. To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the **ANNUAL PERCENTAGE RATE**. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change monthly. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 16.000% per annum or, go below 4.500% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 16.000% would be \$191.89. This ANNUAL PERCENTAGE RATE could be reached immediately or prior to the 1st payment.

PREPAYMENT. You may prepay all or any amount owing under the Plan at any time without penalty.

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 2011 to 2025. The Index values are from the following reference period: as of the first business day of January. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the Index or your payments would change in the future.

**5 YEAR HOME EQUITY APPLICATION DISCLOSURE
(Continued)**

INDEX TABLE

Year (as of the first business day of January)	Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
2011.....	3.250.....	0.500	4.500 (8)	94.22
2012.....	3.250.....	0.500	4.500 (8)	88.08
2013.....	3.250.....	0.500	4.500 (8)	82.34
2014.....	3.250.....	0.500	4.500 (8)	76.97
2015.....	3.250.....	0.500	4.500 (8)	71.96
2016.....	3.500.....	0.500	4.500 (8)	
2017.....	3.750.....	0.500	4.500 (8)	
2018.....	4.500.....	0.500	5.000	
2019.....	5.500.....	0.500	6.000	
2020.....	4.750.....	0.500	5.250	
2021.....	3.250.....	0.500	4.500 (8)	
2022.....	3.250.....	0.500	4.500 (8)	
2023.....	7.500.....	0.500	8.000	
2024.....	8.500.....	0.500	9.000	
2025.....	7.500.....	0.500	8.000	

(1) This is a margin we have used recently; your margin may be different.

(8) This A.P.R. reflects a 4.500 percent floor.

10 YEAR HOME EQUITY APPLICATION DISCLOSURE

**Nodaway Valley Bank
Belt & Faraon
P. O. Box 7315
402 N. Belt Hwy
Saint Joseph, MO 64506**

IMPORTANT TERMS OF OUR 10 YEAR HOME EQUITY APPLICATION DISCLOSURE

This disclosure contains important information about our Heloc 10 year 4.50% floor (the "Plan" or the "Credit Line"). You should read it carefully and keep a copy for your records.

AVAILABILITY OF TERMS. All of the terms of the Plan described herein are subject to change. If any of these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

SECURITY INTEREST. We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS. Under this Plan, we have the following rights:

Termination and Acceleration. We can terminate the Plan and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happens:

- (a) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement about your income, assets, liabilities, or any other aspect of your financial condition.
- (b) You do not meet the repayment terms of the Plan.
- (c) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your credit limit during any period in which any of the following are in effect:

- (a) The value of your dwelling declines significantly below the dwelling's appraised value for purposes of the Plan. This includes, for example, a decline such that the initial difference between the credit limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.
- (b) We reasonably believe that you will be unable to fulfill your payment obligations under the Plan due to a material change in your financial circumstances.
- (c) You are in default under any material obligation of the Plan. We consider all of your obligations to be material. Categories of material obligations include, but are not limited to, the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the dwelling or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the dwelling, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions).
- (d) We are precluded by government action from imposing the annual percentage rate provided for under the Plan.
- (e) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of the credit limit.
- (f) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.
- (g) The maximum annual percentage rate under the Plan is reached.

Change in Terms. We may make changes to the terms of the Plan if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of the Plan, or if the change is insignificant (such as changes relating to our data processing systems).

Fees and Charges. In order to open and maintain an account, you must pay certain fees and charges.

Lender Fees. The following fees must be paid to us:

Description	Amount	When Charged
Flood Hazard Determination Life of Loan:	2.00	At Account Closing
Flood Hazard Determination:	11.00	At Account Closing
Appraisal:	500.00	At Account Closing
Recording Fees:	69.00	At Account Closing
Title Search:	69.00	At Account Closing

Late Charge. 5.000% of the late amount with a max of \$25.00 if more than 15 days late.

Third Party Fees. You must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies.

These third party fees generally total between \$0.00 and \$882.00. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

PROPERTY INSURANCE. You must carry insurance on the property that secures the Plan.

10 YEAR HOME EQUITY APPLICATION DISCLOSURE (Continued)

MINIMUM PAYMENT REQUIREMENTS. You can obtain advances of credit during the following period: I may request advances for 10 years (Draw Period) beginning on the Credit Agreement date. (the "Draw Period"). Your Regular Payment will be based on a percentage of your outstanding balance plus all accrued FINANCE CHARGES as shown below or \$50.00, whichever is greater. Your balance will be rounded to the nearest one dollar. Your payments will be due monthly.

<u>Range of Balances</u>	<u>Number of Payments</u>	<u>Regular Payment Calculation</u>
All Balances	120	0.560% of your outstanding balance plus all accrued FINANCE CHARGES

Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. The Minimum Payment will not fully repay the principal that is outstanding on your Credit Line and your final payment will be a single balloon payment. An increase in the ANNUAL PERCENTAGE RATE may increase the amount of your Regular Payment.

In any event, if your Credit Line balance falls below \$50.00, you agree to pay your balance in full.

MINIMUM PAYMENT EXAMPLE. If you made only the minimum payment and took no other credit advances, it would take 10 years to pay off a credit advance of \$10,000.00 at an ANNUAL PERCENTAGE RATE of 8.000%. During that period, you would make 119 monthly payments ranging from \$62.76 to \$123.95 and one final payment of \$5,160.75.

TRANSACTION REQUIREMENTS. The following transaction limitations will apply to the use of your Credit Line:

Telephone Request and In Person Request Limitations. There are no transaction limitations for requesting an advance by telephone or requesting an advance in person.

TAX DEDUCTIBILITY. You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

ADDITIONAL HOME EQUITY PROGRAMS. Please ask us about our other available Home Equity Line of Credit plans.

VARIABLE RATE FEATURE. The Plan has a variable rate feature. The ANNUAL PERCENTAGE RATE (corresponding to the periodic rate), and the minimum payment amount can change as a result. The ANNUAL PERCENTAGE RATE does not include costs other than interest.

THE INDEX. The annual percentage rate is based on the value of an index (referred to in this disclosure as the "Index"). The Index is the base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate. Information about the Index is available or published in the Wall Street Journal. We will use the most recent Index value available to us as of on the same day any annual percentage rate adjustment.

ANNUAL PERCENTAGE RATE. To determine the Periodic Rate that will apply to your account, we add a margin to the value of the Index, round that sum to the nearest 0.001%, then divide the rounded value by 365 days. To obtain the ANNUAL PERCENTAGE RATE we multiply the Periodic Rate by the number of days in a year (366 during leap years). This result is the **ANNUAL PERCENTAGE RATE**. A change in the Index rate generally will result in a change in the ANNUAL PERCENTAGE RATE. The amount that your ANNUAL PERCENTAGE RATE may change also may be affected by the lifetime annual percentage rate limits, as discussed below.

Please ask us for the current Index value, margin and annual percentage rate. After you open a credit line, rate information will be provided on periodic statements that we send you.

FREQUENCY OF ANNUAL PERCENTAGE RATE ADJUSTMENTS. Your ANNUAL PERCENTAGE RATE can change monthly. There is no limit on the amount by which the annual percentage rate can change during any one year period. However, under no circumstances will your ANNUAL PERCENTAGE RATE exceed 16.000% per annum or, go below 4.500% per annum at any time during the term of the Plan.

MAXIMUM RATE AND PAYMENT EXAMPLE. If you had an outstanding balance of \$10,000.00, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 16.000% would be \$191.89. This ANNUAL PERCENTAGE RATE could be reached immediately or prior to the 1st payment.

PREPAYMENT. You may prepay all or any amount owing under the Plan at any time without penalty.

HISTORICAL EXAMPLE. The example below shows how the ANNUAL PERCENTAGE RATE and the minimum payments for a single \$10,000.00 credit advance would have changed based on changes in the Index from 2011 to 2025. The Index values are from the following reference period: as of the first business day of January. While only one payment per year is shown, payments may have varied during each year. Different outstanding principal balances could result in different payment amounts.

The table assumes that no additional credit advances were taken, that only the minimum payments were made, and that the rate remained constant during the year. It does not necessarily indicate how the Index or your payments would change in the future.

**10 YEAR HOME EQUITY APPLICATION DISCLOSURE
(Continued)**

INDEX TABLE

Year (as of the first business day of January)	Index (Percent)	Margin (1) (Percent)	ANNUAL PERCENTAGE RATE	Monthly Payment (Dollars)
2011.....	3.250.....	0.500	4.500 (8)	94.22
2012.....	3.250.....	0.500	4.500 (8)	88.08
2013.....	3.250.....	0.500	4.500 (8)	82.34
2014.....	3.250.....	0.500	4.500 (8)	76.97
2015.....	3.250.....	0.500	4.500 (8)	71.96
2016.....	3.500.....	0.500	4.500 (8)	67.27
2017.....	3.750.....	0.500	4.500 (8)	62.88
2018.....	4.500.....	0.500	5.000	61.44
2019.....	5.500.....	0.500	6.000	62.38
2020.....	4.750.....	0.500	5.250	54.85
2021.....	3.250.....	0.500	4.500 (8)	
2022.....	3.250.....	0.500	4.500 (8)	
2023.....	7.500.....	0.500	8.000	
2024.....	8.500.....	0.500	9.000	
2025.....	7.500.....	0.500	8.000	

(1) This is a margin we have used recently; your margin may be different.

(8) This A.P.R. reflects a 4.500 percent floor.



NODAWAY VALLEY BANK

Rev. April 2016

FACTS WHAT DOES NODAWAY 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 your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Payment history
- Transaction history
- Credit history
- Account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? 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 Nodaway Valley Bank chooses to share; and whether you can limit this sharing.

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

Questions? Call toll-free 1-877-217-4682 or go to www.nvb.com

What We Do	
How does Nodaway Valley Bank protect my personal information?	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 maintain physical, electronic and procedural safeguards to protect this information and we restrict access to information about you to those employees for whom access is appropriate.
How does Nodaway Valley Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Pay your bills ● Apply for a loan ● Use your credit or debit card ● Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes - information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Nodaway Valley Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Nodaway Valley Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners include credit card companies.</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. 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>For Massachusetts, Mississippi and New Jersey Customers. 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 authorization.</p> <p>For Vermont Customers</p> <ul style="list-style-type: none"> ● We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. ● Additional information concerning our privacy policies can be found at www.nvb.com or call 1-877-217-4682. 	



WIRE FRAUD ALERT

Criminals target social media and email to steal information



This is particularly common in real estate transactions because sensitive data (e.g., social security and bank account numbers, wire instructions) is often sent electronically.

[DO NOT BE THE NEXT VICTIM OF WIRE FRAUD!]

Money wired to a fraudulent account is stolen money that usually is unrecoverable and not covered by insurance.

Verify

Before you wire funds to anyone, personally meet them or call a verified telephone number (not the telephone number in an email) to confirm, both before and after you act!

Notify

Immediately notify your banking institution, governmental officials, and Settlement/Title Company if you believe you are a victim of wire fraud.

Protect yourself from wire fraud in real estate transactions by...

| Verifying Instructions

Verify emailed wire instructions by immediately calling your trusted escrow officer.

| DO NOT Respond To Emails Seeking Personal/Financial Information

Verify by calling an escrow officer immediately.

| Only Trust Your Known Source Of Information

Never direct, accept or allow anyone in the transaction to consent to accept or change wire transfer instructions without first making a direct personal telephone call to verify the identity of the individual providing those instructions.

It is imperative that this verification call be made only to a number which you previously obtained in person (or through other reliable means) from the individual you know and trust; NOT from a number provided in a subsequent email or wiring instructions.