



Refund Advantage!

Dear Financial Institution Officer:

Ohio Valley Bank has relationships with companies and tax preparers in your area that offer products and services through the Internal Revenue Service (IRS) Electronic Filing program.

Through this program, a check for the taxpayer's refund which has been received by Ohio Valley Bank is provided to the customer by issuing a check drawn on Ohio Valley Bank. These products and services are available at the offices of independent tax preparers in your area.

Since tax preparer offices in your community are offering this product, clients of these offices may be presenting checks drawn on Ohio Valley Bank to your institution to be deposited or cashed. These checks will be paid in accordance with the Uniform Commercial Code and will not be returned for uncollectability or lack of funds. We ask that you not place extended holds on these checks under the Federal Funds Availability Regulations.

For your convenience, you may call a dedicated 24-hour verification system for the express purpose of allowing you to verify one of these checks.

Simply call toll-free 1-800-618-6264, or visit www.VerifyTaxCheck.com. The verification system will authenticate the check by number and amount. The system will also indicate the payee name appearing on the check. You will also have the opportunity to ask the payee for the last two digits of their social security number and match this number to number provided by the verification system. To maintain a high level of security, each check can be verified only once.

If you have any questions, or would like any further clarifications, please contact Refund Advantage at 1-800-967-4934.

Sincerely,

Larry E. Miller
Executive Vice President
Ohio Valley Bank