

# Ten reasons to choose Richwood

## 1 Bill Pay

*Save time. Save stamps. Save paper. All of your bills in one place.*

You probably enjoy paying bills about as much as we do. It's not just the money you have to spend, but how many places you have to go to pay them, even online. Know what makes parting with your paycheck a little less painful? Our BILL PAY.

Set up each utility, credit card, medical, subscription, loan and more. Choose when and how much you pay, we take care of the rest. You can access Bill Pay through your Richwood mobile app and your online banking account.

## 2 Mobile Banking

*Account management for your mobile device with award-winning performance.*

We have mobile apps for personal and business banking. It's not just about seeing your balances – you can transfer money, send money to friends or family, pay bills, and even make deposits. Just take pictures of the check(s) you'd like to deposit. It's that easy! We don't want to brag, but we were awarded the Top Performing Community Bank in mobile banking for having an awesome mobile banking app.



## 3 Community

*Putting the "unity" in community banking.*

Richwood Bank is different. On purpose. With purpose. We inspire, protect, and celebrate anything that helps communities thrive. We invest in our communities to provide you with secure, optimum technology for your evolving bank needs, continued education for our employees and business owners, plus financial literacy programs for our schools. We offer the advancements of banking through your phone with our mobile banking app, while making our branch lobbies a destination for meeting with friends or relaxing with a good cup of coffee. We want our communities to participate in our vision of community. Interactions vs. a transaction.

## 4 Rewards

*Earn rewards. Every month.*

We know free checking is important to you. We feel the same way. That's why all our personal rewards checking accounts are always free and require no minimum balance. Plus, you can actually earn cash or interest – a reward you can earn every month, always with three simple qualifications. When we're partnered in making community banking a great place to have your accounts, we all should get rewards for the length of time you're here – not just at the introduction.



## 5 Long-Term Commitment

*We're in this together.*

When it comes to checking accounts, we know you have options. Lots of options. We know there's a lot of flashy offers out there to switch to big banks and credit unions, but then what? We call these attempts "Bait To Switch-ers." Their hook always has a catch, and the appreciation stops after the deal.

Our approach is different. We believe that every month you choose Richwood is an opportunity to show appreciation through rewards. First off, personal checking and savings accounts do not have monthly fees or a minimum balance requirement. Ever. We provide you with our award winning mobile banking app, check capture and online tools. Branches that contain Richwood Coffee open at 7 am for you to come in and start the day with us. We call you with suspicious activity and offer CardValet for added fraud protection at no charge. We could keep going on the perks, but you get the idea. We're committed to the long haul together. We don't want you to feel forgotten after a six month flashy offer.



# Ten reasons to choose Richwood

## 6 Network

*Linking like minds to create powerful outcomes.*

We like to connect the dots and see how our customers can help one another. Thanks to our large network of relationships across central Ohio, we get to have the worthwhile pleasure of introducing individuals and businesses to one another.

There's nothing more enjoyable than initiating a suggestion that turns out to be a fantastic experience for everyone. If we know someone that we feel comfortable referring for a service or expertise, we do it. From business to business or business to consumer, we know our customers and communities. Our hope is that everyone can work together within our area while receiving the high level of service we set ourselves to providing.

## 7 ATMs

*Use any ATM. Anywhere. With a Richwood Bank Debit Card.*

Sure, we could invest hundreds of thousands of dollars into big heavy clunky machines that spit out cash – but why not reward you instead? With Richwood Bank personal checking accounts, you can earn up to \$25 in ATM fee refunds every month. Always.

It's simple to qualify every month. Once you're in the qualify zone, the refund happens next day. Your ATM fees that may have built up while you were working up those debit card swipes will be remembered and paid back as soon as you hit the qualification zone. So, the next time you're at a gas station, event, hotel, vacation – anywhere you happen to need cash and stumble upon someone else's ATM – go ahead and hit "Yes" to continue after you see the fee warning. We got you.



## 8 Personalized Debit Cards

*Personalized and customized. A card that reflects you.*

Did you know your Richwood Bank debit card can be customized with your own photo? A picture of your dog, your family – we can put it on your debit card and have it within minutes. Or choose from one of our pre-designed background options. We even have our own graphic designers to make sure your photo looks and fits perfectly on your card. The best part, we'll instantly issue you your personalized card so that it's ready to use as soon as you leave the bank!

## 9 Top Workplace

*The best of the best. With happy, talented people.*

For five consecutive years, we've been awarded as a Top Workplace by Columbus CEO Magazine and now Forbes Magazine with national recognition. We are dedicated to developing, recognizing, and awarding our team members who put in the work to make Richwood Bank a successful, memorable financial institution.

Team Richwood is supported with leaders who ensure that their individual contribution is valued. What that means for you? We've got trusted, friendly advisors who are equipped with the knowledge and experience to know what it takes to make the right decisions for your financials and keep you protected.



## 10

## Rooting For You

*The Golden Rule in all we do.*

Every decision, service, or product we offer was intentionally thought through with the goal that everyone wins – customers, shareholders, community businesses and Richwood. Transparency with pricing and access to all employees - including our President and CEO, Chad Hoffman - are key helping you reach your financial goals.

We believe that Richwood Bank has the potential to be the center of influence for everyone who lives and works where we do. We want each and every person to improve their standard of life regardless of income. The more educated, safe and savvy our customers are, the more they are positioned to win the best life for themselves and those they love. We are looking out for you through fraud protection, higher rewards, financial literacy, less debt and supporting the organizations that are improving our communities.

