

Important Information for Customers with Overdraft Privilege.

CITIZENS NATIONAL BANK – OVERDRAFT PRIVILEGE (ODP) SERVICE POLICY

(A Discretionary Overdraft Service)

It is the policy of Citizens National Bank ("the Bank, we, us, or our") to comply with applicable laws, rules, and regulations, and to conduct business in accordance with strict safety and soundness standards.

A non-sufficient funds (overdraft/negative) balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Charging your account for our applicable service charges and fees; or E) The deposit of items to your account which, according to the Bank's Funds Availability Policy, are treated as not yet "available" or finally paid.

Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your "eligible account type" has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: A) Continuing to make deposits consistent with your past practices, and depositing at least \$400 or more in your account within each thirty (30) day period.

- \$400 overdraft (negative) balance for Free, Classic, and Classic Interest checking accounts;
• \$700 overdraft (negative) balance for President's Club, Advantage, Performance, and Optima checking accounts; or
• \$700 overdraft (negative) balance for any type of checking account owned by a sole proprietorship.

Our normal fees and charges will be included in these limits and will be charged for each transaction presented for payment against non-sufficient funds. We will charge our normal fee whether we approve the item for payment or not. These fees include the following:

- Overdraft Fee-Returned Item: \$30.00 per item**
• Overdraft Fee-Paid Item: \$30.00 per item**
• Uncollected Funds-Return Fee: \$30.00 per item**
• Continuous Overdraft Charge: \$5.00 each business day, beginning with the 7th consecutive day account is overdrawn.
• Returned Deposited/Cashed Check \$8.00 per item
• Overdraft Transfer Charge: \$5.00***

** Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

*** Fee is waived for President's Club, Advantage, Performance, Optima, Business Review, Business Relationship, and Priority Business Relationship checking accounts.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail (or email if you choose) of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item.

item creating the overdraft, shall be jointly and severally liable for such overdrafts including our fees.

Optional Overdraft Protection Services: Depending on the type of checking account, we offer additional overdraft protection services that you may apply for. These include a line-of-credit or transfer from another account of yours with us. If you apply and are qualified for these optional services, you may save money on the total fees you pay us for overdraft protection services.

Ineligible Accounts and Limitations: ODP Service is available only for eligible checking accounts that are maintained in good standing as defined above. Savings type accounts, money market accounts, public fund/charitable organization accounts, certain trust accounts, estate accounts, guardianship accounts, and minor accounts not of legal age, are not eligible for this service.

Eligible Account Types: The account types that are eligible for the ODP Service are:
• Personal – Free, Classic, Classic Interest, President's Club, Advantage, Performance, and Optima.
• Business – Any type of business checking account owned by a sole proprietorship.

Eligible Transaction Types: Non-sufficient fund transactions initiated for payment against your checking account(s) may be approved/paid by us using, and up to, your assigned ODP limit, including our fees. The eligible transaction types will include, without limitation: Checks, ACH, ATM, and POS items.

Transaction Posting Order: Items presented for payment during any one banking day will be paid in the following sequence:
• Transactions accepted by the Bank through internal automatic transfer, Online-Internet or ATM withdrawal.
• Item(s) presented and accepted by the Bank through "Point-of-Sale" (POS)
• Items(s) presented and accepted by the Bank through "Automated Clearing House" (ACH)
• Checks presented for payment in "check number" order (lowest check number to highest check number.)

You May Always Opt-Out: You may choose at any time to not participate in the ODP service by notifying one of our Customer Service Representatives who will explain what this ("Opt Out") means, and the potential consequences for you.

If You Need Help: Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. If at any time you feel you need help with your financial obligations please contact one of our Customer Service Representatives at:

Table with 2 columns: Office Name and Phone Number. Includes Bluffton Office (419-358-8040), Elida Office (419-339-0107), Lima Office (419-224-0400), Van Wert Office (419-238-1080), Celina Office (419-584-2300), Findlay Office (419-427-2920), and Springfield Office (937-629-3575).

* ALWAYS A DISCRETIONARY SERVICE: Our Overdraft Privilege Service does not constitute an actual or implied agreement between you and the Bank. Nor does it constitute an actual or implied obligation of or by the Bank.



Volume 3 Issue 1

Recipe card for 'California Cheese Soup'. Includes title, servings (10-12), time (10 min prep, 40 min cook), ingredients list, and directions. Features a photo of a man and a bowl of soup.

'Reward Yourself' graphic with a hat and sunglasses. Text: 'CNB's Visa now offers ScoreCard Rewards'.

Your Citizens National Bank Visa credit card just got a little more rewarding! CNB has added a points-based rewards system to all its Visa credit card accounts, called ScoreCard. For every \$1 charged to your credit card, you will receive one point.

Through this website, you may view available point balances and awards, and submit redemption requests for merchandise or travel. You will also receive a quarterly statement with your available point balance and reminders about the program in your Visa statement.

There is no cost to enroll in the program and awards range from name brand small appliances and sporting goods to travel rewards, including airline tickets and cruise packages. Citizens National Bank is excited to offer this added benefit to its Visa cardholders. To learn more, visit the ScoreCard page on our website, http://www.cnbohio.com/business_scorecard.asp.

All existing Visa customers are automatically enrolled in the program. Every new person who accepts a CNB Visa Credit Card will also be automatically enrolled. If you're interested in applying for a CNB Visa Credit Card, simply visit any of our seven locations and speak with a Customer Service Representative.

Check back each quarter for a new recipe! Do you have a recipe you think we should feature? If so, email it to us at info@cnbohio.com! We will pick a new recipe each quarter.

Table of Contents graphic with a \$100 bill background. Includes 'Receive Your Newsletter by Email! See pg. 3 for details.'

- Page 2
- Starting a Family on a Budget
- VISA Debit Card Disclosure Update
- Identity Theft Protection
Page 3
- Stressed Out? Exercise!
Page 4
- Overdraft Privilege Policy



Visit <http://www.saving-money.com.au/> to learn more.

It's easy to get caught up in spending money you don't have when you start having kids. That's why it's important to have a budget in place when you're starting a family so that you can be prepared for the expenses involved with having children. Tips for managing family finances include identifying goals, creating family savings accounts to stay on budget and reducing or eliminating high interest debt.

Goals for your family might include saving money for college, buying a new home or buying a larger home. Once you've identified your savings goals, you can create a family budget to help you stay on track. Manage family finances by utilizing your savings goals to set the pace for your family budget. Instead of just opening one savings account, create savings accounts for each of your major savings goals. Accounts named "baby," "John's college fund" or "new house" can make sticking to a family budget and managing family finances easier. A Citizens National Bank representative can aid you in setting up each of these accounts and show you how easy it is to keep track of them through online banking. You should also consider direct depositing a portion of your paycheck to these savings accounts to ensure you're contributing to them on a regular basis.

You can also help manage family finances by reducing your credit card and loan debts. Transfer high interest debt to a low interest credit card or a home equity line of credit to start saving money for your family goals today. In many cases the interest paid on a home equity line of credit is even tax deductible, so you're saving there as well: Consult your tax advisor.

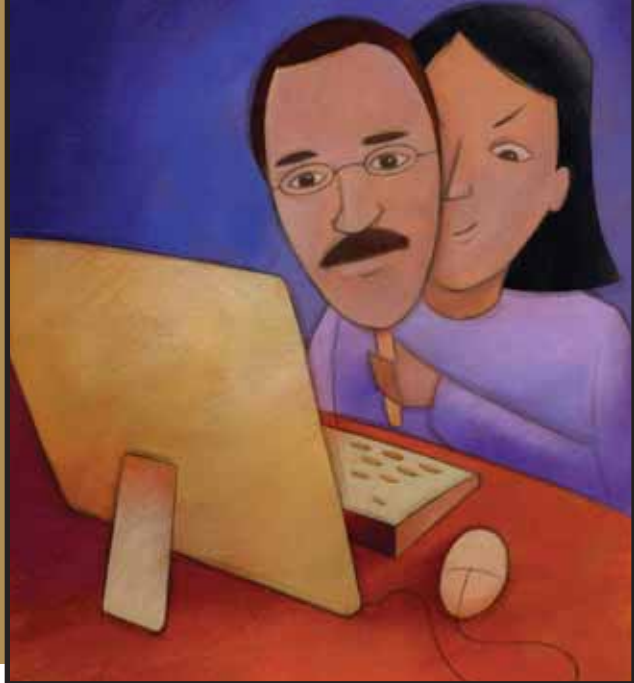
Creating a successful family budget means keeping track of all your expenses and keeping the lines of communication open with your spouse regarding extra expenses. Adding a baby to the household will definitely affect your finances and if you're both in agreement about what savings goals you're setting, it will make it easier to stick to that plan and achieve those goals that much quicker.

VISA Debit Card Disclosure Update

When you choose to sign to authorize a debit transaction, the transaction will be routed as a VISA transaction. Your VISA CNB CHECKCARD also allows you to conduct transactions on the Pulse, Jeanie, Cirrus, Plus, and Maestro debit networks, which will generally require you to enter your PIN. Some merchants are authorized to accept non-VISA debit transactions without requiring you to enter your PIN (i.e. certain bill payment transactions, or for an e-commerce or mail/telephone order transaction). Transactions not processed by VISA will not receive VISA associated protections and benefits.

HSA account holders should contact their representative with any questions.

Identity Theft Protection on cnbohio.com



What is Identity Theft?

Identity theft is among the fastest growing crimes in the country and the results can be financially and psychologically devastating to the victims. Identity theft occurs when someone uses a person's financial or personal information without permission and takes control over their existing accounts, opens new accounts, or commits crimes, such as fraud, using that person's identity.

Recent studies from the Federal Trade Commission estimate that 9 million Americans have their identities stolen each year, meaning there is a good chance that you or someone you know will become a victim of identity theft, if you or they haven't already. Victims can end up spending massive amounts of time, money and energy trying to restore their good name and credit record—they may not even know their identity has been stolen until it comes time to apply for a loan or credit application. By this time, major damage may have already been done to their credit.

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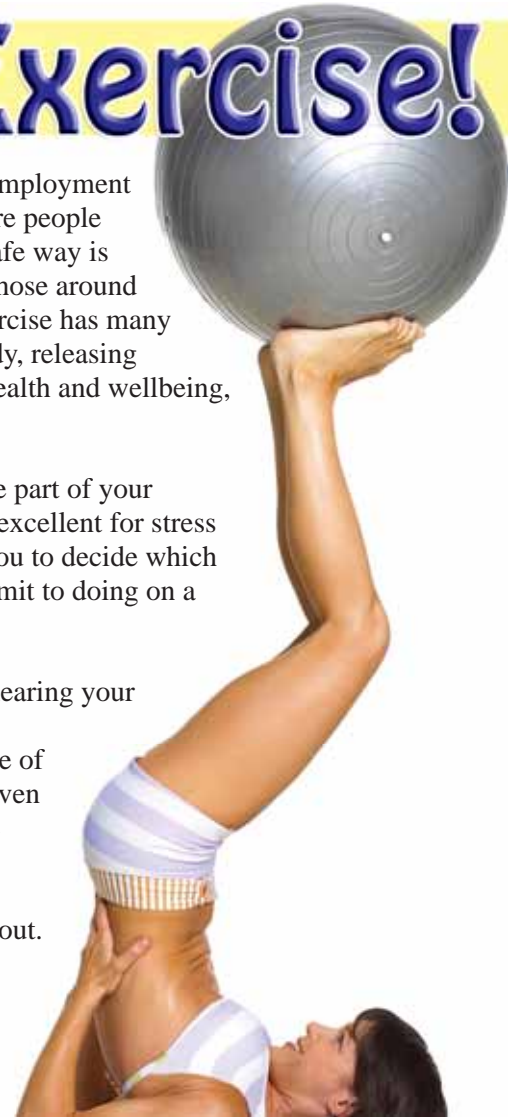
Just for subscribing, you'll be entered into a drawing for one of 5 USB memory cards!

STRESSED OUT? Exercise!

With all the concern about the economy, increased unemployment and uncertainty about the future, stress is affecting more people than ever. Learning how to handle it in a productive, safe way is important for your health and your relationships with those around you. One way to reduce stress is through exercise. Exercise has many benefits including: releasing built-up tension in the body, releasing endorphins or "happy hormones", promoting overall health and wellbeing, and even providing a social outlet.

With its positive side effects, clearly exercise should be part of your everyday routine. The following forms of exercise are excellent for stress relief and each has its own unique benefits. It's up to you to decide which works for your lifestyle and is something you can commit to doing on a regular basis.

- ◆ **Yoga** – Great for physical health, flexibility and clearing your mind through meditation.
- ◆ **Karate** – Helps develop self-discipline and a sense of community. Release frustration and tension, and even increase safety through knowledge of self-defense techniques.
- ◆ **Swimming** – Soothing water and the benefits of exercise combine to help you tone up and chill out.
- ◆ **Walking** – Probably the easiest to work into your daily schedule, you can do this during your lunch hour or even make a date with a friend to walk and vent about your day to decrease your tension and improve your heart health.



How can accountholders be more educated about Identity Theft?

Citizens National Bank offers an online video titled ID Theft Prevention, which links directly from our homepage, www.cnbohio.com. This video breaks the threats to your identity down into five "Danger Zones": Email, Internet, Telephone, Payments and Home. It explains how others are able to obtain information about you in these ways and offers tips to prevent that from happening. There's also a step-by-step guide regarding what to do if your identity is stolen, which includes a free Identity Theft Emergency Repair Kit.

Where can accountholders turn for protection against Identity Theft?

Identity Guard® from Intersections Inc. is an industry-leading, comprehensive suite of consumer defenses that offers four levels of protection service to choose from, with each level adding an increase in benefits. To help introduce these solutions, Deluxe is offering six months of

free enrollment in the Identity Guard Good StartSM service.

This first level of protection includes: credit bureau monitoring which verifies the accuracy of the consumer's credit file as it changes, e-mail alerts to notify them of changes and access to Credit Education Specialists via toll-free hotlines to help validate each inquiry and provide assistance if anything just doesn't seem right. To learn more or to enroll in this service, visit http://www.cnbohio.com/about_protecting_your_accts.asp and click the Identity Guard® icon.

It is your responsibility to monitor your credit and debit card statements for potential fraud. Review them monthly for suspicious charges to your account. Citizens National Bank is committed to helping you prevent identity theft and hope these options help you to understand the potential severity of this problem. Should you have questions or believe your identity has been compromised, please contact your local branch immediately.