



Summer 2007

## **NEW!** Loan Production Office Now Open in Springfield

Citizens National Bank is excited to announce the expansion of our service area to include Springfield, OH.



The new office, located at 1130 Vester Ave., Suite E, began servicing customers in April. It provides commercial business development services and access to deposits through our Online for Business

and Merchant Capture products. "The needs of the Springfield community play to the strengths of our bank – a strong commercial base and a focus on agriculture. We've developed a keen understanding of the importance of building personal relationships with these clients and developing unique funding solutions for each of them," comments President/CEO, J. Michael Romey.

A key component of fostering those relationships is providing a professional banking officer who is familiar with this area of Ohio. Citizens National Bank is proud to name Cindy Price-Westfall as the VP/Commercial Business Development officer in the Springfield office. A resident of Springfield, OH, Ms. Price-Westfall brings a wealth of knowledge and experience to this position.



**Cindy Price-Westfall**

## It pays to talk banking with **CNB's Refer a Friend program!**

I know... banking probably isn't at the top of the list of hot topics you and your friends typically talk about when getting together for coffee. But a couple cappuccinos into your weekly gathering, you might consider sharing the benefits of banking with Citizens National Bank – and you'll be rewarded for it!



Through our Refer a Friend program, every time a new customer opens a checking account, he/she will be asked if anyone referred him/her to our bank. If they say your name, you'll automatically receive a **\$10 Wal-Mart gift card** mailed to your home. There's no limit to the number of referrals you can have (which means no limit to the gift cards you'll receive!)

*That's all there is to it* – you chat with your friends about us and we'll reward you by sending you shopping. See, there is a benefit to coffee talk!

## **Businesses...** Your Passport to Freedom Has Arrived!

You had an employee call in sick, you've been busy all day with customers, and now you realize if you don't leave right now the bank will be closed and you won't be able to make your deposit for the day. Problem is, if you take the time to drive to the bank, you'll miss your daughter's soccer game.

### **What's a business owner to do?**

If you had Merchant Capture from Citizens National Bank, you'd be able to scan all your checks directly into your computer and deposit them electronically within minutes without ever having to leave your desk. You could make your deposit at any time it was convenient for you and your daughter would be extremely happy that you made her soccer game!

**Welcome to freedom!** Merchant Capture is CNB's newest business service focused on freeing up your time and lessening the costs of driving to and from the bank. This easy to use system only requires a CNB business account, an internet connected PC and a check scanner provided by us. We'll work with you to set up the software and get you started.

If freedom sounds good to you, contact your treasury management or business banking officer at your local CNB office, or view an online demonstration of this exciting service at <http://www.onlinebanktours.com/oec/index.php?BID=348&CL=9&category=Business>



**Page 1**

- Announcing Our New Springfield Location
- It Pays To Talk With CNB's Refer A Friend Program
- Businesses...Your Passport To Freedom Has Arrived

**Page 2**

- Traveling? Be Sure To Pack Your Checkcard
- Shopping Online Safely

## Traveling? Be Sure to Pack Your Checkcard!

If you're traveling this summer, don't forget your checkcard. It's never safe to carry large amounts of cash with you, and if it's lost or stolen, there's no way to get it back. Traveler's checks can be a safer option, but not all merchants accept them and then what do you do?

As part of the VISA network, your CNB checkcard is accepted anywhere they accept VISA credit cards – and today that's almost everywhere! You can make daily purchases totaling up to \$2000. Also, as long as you choose credit when you make purchases and sign the receipt, you're protected through VISA against fraudulent charges.

That means even if your card was stolen, you would only be liable for up to \$50 for any charges made against your card that you didn't authorize.

And, now CNB has made it even more convenient to obtain cash when you're on the road by reaching an agreement with Fifth-Third banks. All CNB customers can now withdraw cash from any Fifth-Third ATM without a fee. That means you now have access to more than 2,000 ATMs free of fees! Visit [www.cnbohio.com](http://www.cnbohio.com) and click on ATM locations to find the one nearest you!



**Reminder – If you're planning on traveling out of the country, please notify your local branch so your card isn't suspected of suspicious activity.**

## Shopping Online Safely From OnGuardOnline.gov

Shopping online offers lots of benefits that you won't find shopping in a store or by mail. The Internet is always open—seven days a week, 24 hours a day—and bargains can be numerous online. With a click of a mouse, you can buy an airline ticket, book a hotel, send flowers to a friend, or purchase your favorite fashions. But sizing up your finds on the Internet is a little different from checking out items at the mall.

If you're buying items from an online retailer or auction website, OnGuard Online offers this advice to help you make the most of your shopping experience:

- ♦ **Know who you're dealing with.** Anyone can set up shop online under almost any name. Confirm the online seller's physical address and phone number in case you have questions or problems. If you get an email or pop-up message while you're browsing that asks for financial information, don't reply or click on the link in the message. Legitimate companies don't ask for this information via email.
- ♦ **Know exactly what you're buying.** Read the seller's description of the product closely, especially the fine print. Words like "refurbished," "vintage," or "close-out" may indicate that the product is in less-than-mint condition, while name-brand items with "too good to be true" prices could be counterfeits.
- ♦ **Know what it will cost.** Check out websites that offer price comparisons and then, compare "apples to apples." Factor shipping and handling—along with your needs and budget—into the total cost of the order. Do not send cash under any circumstances.
- ♦ **Pay by credit or charge card.** If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold

payment while the creditor is investigating them. In the event of unauthorized use of your credit or charge card, you generally would be held liable only for the first \$50 in charges. Some companies offer an online shopping guarantee that ensures you will not be held responsible for any unauthorized charges made online, and some cards may provide additional warranty, return, and/or purchase protection benefits.

- ♦ **Check out the terms of the deal, like refund policies and delivery dates.** Can you return the item for a full refund if you're not satisfied? If you return it, find out who pays the shipping costs or restocking fees, and when you will receive your order. A Federal Trade Commission (FTC) rule requires sellers to ship items as promised or within 30 days after the order date if no specific date is promised.
- ♦ **Keep a paper trail.** Print and save records of your online transactions, including the product description and price, the online receipt, and copies of every email you send or receive from the seller. Read your credit card statements as you receive them and be on the lookout for unauthorized charges.
- ♦ **Don't email your financial information.** Email is not a secure method of transmitting financial information like your credit card, checking account, or Social Security number. If you initiate a transaction and want to provide your financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some fraudulent sites have forged security icons.
- ♦ **Check the privacy policy.** It should let you know what personal information the website operators are collecting, why, and how they're going to use the information. If you can't find a privacy policy—or if you can't understand it, consider taking your business to another site that's more consumer-friendly.

OnGuardOnline.gov provides practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information.