



# Newsletter

Volume 3 Issue 2

*Cookin' Up Something Good!*

## Candied Pecan salad

**Time:** 10 Min.

**Ingredients:**  
 1/2 cup pecan halves  
 1/4 cup sugar  
 3 cups mixed greens  
 1/2 cup dried cranberries  
 1/2 cup crumbled Gorgonzola cheese  
 1 tablespoon raspberry vinaigrette  
 1 tablespoon white vinegar  
 1 tablespoon olive oil

**Directions:**  
 Place pecans and sugar in a skillet over medium heat. Stir constantly until the sugar dissolves into a light brown liquid and coats the pecans. Remove from skillet, and spread them out on aluminum foil to cool.

In a large salad bowl, place the mixed greens, cranberries, cheese, vinaigrette, vinegar, and olive oil. Toss gently. Add pecans, and toss again.

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](mailto:info@cnbohio.com)! We will pick a new recipe each quarter.



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Get off the couch and get ready for some

# FAMILY

Looking for some family fun this summer? Use your CNB checkcard at least 10 times each during the months of June and July and be automatically entered to win a \$250 gift card to Great Wolf Lodge Indoor Waterpark or a Nintendo Wii game system.

Just use your CNB checkcard for all your normal purchases throughout the month – groceries, gas, online bill pay, etc... You'll be amazed how easy it is to use it 10 times or more in one month. Because it's a Visa® card, it's accepted almost everywhere and it's backed by Visa's® Zero Liability Policy\*. That means when you use your CNB Visa® CheckCard to shop online, in a store, or anywhere, you are protected from unauthorized use of your card or account information. With Visa's® Zero Liability Policy\*, your liability for unauthorized transactions is \$0 - you pay nothing!

Start using your checkcard and get entered to win! Your family could be enjoying a great time together courtesy of Citizens National Bank this summer.\*\*

\* U.S.-issued cards only. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen CNB Visa® credit card or CNB Visa® CheckCard. This additional liability does not apply to ATM transactions or to transactions using your Personal Identification Number (PIN) which are not processed by Visa®. See your Cardholder Agreement for more details.  
 \*\*Drawing to be held in August 2009. Employees of Citizens National Bank and Business Checkcard Holders are not eligible to win.

### Refer a Friend – Reward Yourself

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!)



If you're happy with our bank and recommend us to others, we want to thank you.

## CNB Messenger on cnbohio.com

### Email Alerts Now Available Through Online Banking

Citizens National Bank is excited to announce the addition of CNB Messenger to Online Banking. Through this free service customers may choose to receive email notifications, or alerts, that allow them to monitor their accounts easily. "We're happy to offer the latest information technology to our online banking customers and hope that the convenience these alerts offer will aid them in keeping track of their accounts on a daily basis," states CNB Chief of Operations, Janet Dukes.

#### Alerts offered include:

- **Checking Daily Activity:**  
a list of every transaction that occurred within the last 24 hours
- **Checking Daily Balance:**  
notification once a day of the current available balance
- **Checking Low Balance:**  
notification when the balance falls below the amount the customer designates
- **Check Cleared:**  
notification when a specific designated check has cleared the account
- **Savings Daily Activity:**  
a list of every transaction that occurred within the last 24 hours
- **Loan Payment Due:**  
notification that payment has not been made by the due date.

Customers may opt to receive all or as few of these alerts as they'd like and can have them emailed to whatever account they specify.

Once logged into Online Banking, customers will see the Messenger Center on the upper-right corner of their screen. Through this center, they may set up new alerts, review the list of alerts they've already set up and view messages posted from the bank.

## CNB's Going Green

### The Benefits of E-statements and Online Bill Pay

Citizens National Bank has been committed to increasing our e-statement and online bill pay enrollment over the past several years in an effort to not only save costs for the bank, but to eliminate waste for the environment. With 46.11% of our customers currently choosing to receive their statements via email, we're conserving approximately 18,395 pieces of paper and 3,679 envelopes per month! In addition to lessening the amount of paper that fills our landfills, the benefits of e-statements include:



- **Quicker delivery** – With email, you'll receive your statement days sooner than through the mail.
- **Security** - Just think about how many people handle your paper statement before it reaches you by mail. With E-Statements your personal information goes straight from the bank to your personal computer.
- **Easier to archive** - Do you have boxes of old paper statements taking up valuable space in your closets? With E-Statement you can archive all of your statements right on your computer. Print them out any time you need to, and you'll never have to hang on to a paper copy. For added peace of mind and convenience you can also archive the files to CD or your flash drive.

By electing to receive billing statements electronically and paying those bills through Online Bill Pay, you can also eliminate paper waste and save yourself postage costs. CNB customers complete approximately 2300 transactions per month through our Online Bill Pay system, saving postage of approximately \$966 per month. According to a study by Javelin Strategy & Research, if all US households viewed and paid bills online it would save approximately 16.5 million trees and decrease toxic greenhouse gases the equivalent of having 355,000 fewer cars on the road.

In addition to the environmental savings, there are also other benefits of paying your bills through our Online Bill Pay system:

- **Time savings** – eliminates time spent writing checks, addressing envelopes and driving to the post office.
- **Cost savings** – purchase fewer checks annually and eliminate gas costs of driving to and from the post office.
- **Security** – transmitting your payment electronically is safe. We provide multiple layers of security including cryptography, firewalls and trusted operating systems. Banks themselves, including the Federal Reserve, transmit billions of dollars electronically every day.
- **Convenience** – pay your bills from anywhere with internet access, 24 hours a day, 7 days a week. Download your transactions to leading finance software, including Quicken, QuickBooks and Microsoft® Money.

The benefits of adopting e-statements and online bill pay are numerous and require very little effort. Signing up or switching to e-statements is as easy as logging on to online banking at cnbohio.com and clicking on the Electronic Statements link. If you're not currently banking online, you may still receive e-statements as long as you have a valid email address. Simply call the CNB office nearest you and speak with a customer service representative. To sign up for Online Bill Pay you must be enrolled in online banking. Login to your account, click the Other Services button, and then click the Bill Payment link in the Sign Up for Other Services section. This document will walk you through the process.