



# Newsletter

Volume 3 Issue 3

*Cookin' Up Something Good!*

## Chicken and Tomato Pasta

Try this easy recipe to get your school year dinners off to a good start!

Prep time: 15 min.  
Cook time: 30 min.  
6 Servings

**Ingredients:**  
8 oz. package angel hair pasta  
Olive oil  
2 skinless, boneless chicken breast halves, chopped  
2 teaspoons garlic and herb seasoning blend  
1 (6 oz. can) sliced black olives, drained  
1 (8 oz. can) sliced mushrooms, drained  
2 (16 oz. cans) diced tomatoes

**Directions:**  
Bring a large pot of lightly salted water to a boil. Boil pasta for 8 to 10 minutes, or until al dente. Drain.  
Heat olive oil in a large skillet over medium heat. Sprinkle chicken with seasoned salt, and cook for 2 to 3 minutes. Stir in drained black olives and mushrooms. Continue cooking, stirring occasionally, until chicken is golden brown. Strain chicken juices from pan, and reduce heat to low. Stir in tomatoes, cover, and simmer for 15 minutes.  
Toss the pasta and chicken mixture together, sprinkle with Parmesan cheese, and serve.



## Back to School

Now What's for Dinner?  
Visit [allrecipes.com](http://allrecipes.com) for more ideas!

Now that after-school activities are in full swing again, how can you get your family fed without resorting to ordering pizza every night? Here are some ideas to minimize your stress and still satisfy your hungry family with a good meal.

- **Pasta Pronto** – Don't just add a jar of sauce and call it a day. Mix it up by using cream and stock as a base with frozen vegetables and leftover chicken. Or consider adding canned tuna, beans or any type of sautéed vegetables for a quick and delicious meal.
- **Stir-Fry on the Fly** – Use any thinly sliced meat, some fresh vegetables, ginger or garlic and rice and you've got a quick one-skillet meal. Add some scrambled eggs or nuts and a dash of soy sauce for flavor and you're done!
- **Soups Up** – Homemade soup can easily be made in the morning and left in the crock-pot all day for families that eat in shifts.
- **Sandwiches** – Always better grilled. Simply butter both sides of the bread, layer your cold cuts and cheese and heat in a skillet.

## The Credit CARD Act

How does it affect you?



You may have recently received a lot of mail from your credit card companies regarding changes in terms, or noticed the date due on your bill is now in bold and states when it was mailed. This is in response to a law that was signed by President Obama on May 22, 2009 called the Credit CARD Act. The Act was enacted to ensure fair treatment of consumers and transparent practices relating to the extension of credit under open-end consumer credit accounts, including credit cards.

### So what does this mean for you as a credit card holder?

The most significant provisions of the law will require credit card issuers to notify you of any APR increase or other significant change in terms at least 45 days before they take effect and inform you of your right to cancel or close the account - called opting out - if you do not agree to the changes. Creditors will also be required to mail or deliver your periodic statements no later than 21 days before the payment due date.

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### 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 Walmart 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!)



# get social with Citizens

Are you LinkedIn? Do you tweet on a regular basis? Are you a fan on Facebook? If you answered "yes" to any of these, you are already part of the growing social sphere on the internet. Called social networking sites, these websites provide opportunities for people with common interests to interact online - forming communities and sharing opinions. Acknowledging the growing influence these sites have on our customers, Citizens National Bank has launched a page on Facebook and a group on LinkedIn.

"Facebook is truly a social site where people post about their day-to-day lives and connect with friends and relatives. With that in mind, our page focuses on CNB's community involvement, featuring photos from events we help sponsor and cross-promoting other organizations," comments Cindy Scott, VP/ Marketing Director. Located at [www.facebook.com/cnbohio](http://www.facebook.com/cnbohio), members of Facebook can become a fan of Citizens National Bank and have the latest posts from the bank appear automatically on their profile pages, allowing them to stay up-to-date with CNB's involvement. Fans are encouraged to post to the Citizens National Bank page with their comments and share their experiences with the bank. Additionally, copies of the bank's online newsletter and links to online calculators are available through the Boxes tab.

LinkedIn has more of a business/professional focus and provides a way for members to view work experiences and interact through groups. Citizens National Bank has launched a group on LinkedIn in order to allow small businesses a way to network online with other small businesses, sharing business-related articles and providing the opportunity to post discussion questions. "In surveying small businesses, we'd had several owners comment that they'd like more opportunity to network with other businesses. We developed this online forum through LinkedIn as a way for them to do that - posting discussion questions and making comments when it's convenient for them," says Scott.

Both Facebook and LinkedIn can be accessed directly from CNB's website, [www.cnbohio.com](http://www.cnbohio.com). Both are a way for customers to become more involved with interacting with each other and with the bank. Scott states, "We hope these sites highlight our commitment to providing current information to our customers and shows how much value we place on building relationships with them."

## Cont. - The Credit Card Act

Credit card companies must also comply with this law regarding allocating payments. Any monthly payments that exceed the minimum payment due must be applied to balances with the highest interest rate first, then to the next highest rate, and so on. What this means for you is you're paying your highest rate balances off first, thus saving you money in interest paid down the road. Previously the card companies made their own policies regarding additional payments.

Due dates for monthly payments will be required to be the same day each month - If the due date falls on a weekend or holiday, your payment will now be credited to your account on the next business day without late penalties. Also, if your payment date sneaks up on you and you need to pay by phone or electronic transfer rather than mailing it in time, the card companies can no longer charge you unless it's for an expedited payment... No more \$15 charges to pay by phone to avoid a \$39 late charge.

The first phase of this reform began August 20 and gave cardholders the right to opt out of interest rate hikes and fee increases. Most of the provisions from this law go into effect February 22, 2010, so you may not notice much of a change from your credit card company until after the New Year. This article is just a highlight of some of the changes that may impact you. To view a comprehensive guide to the Credit CARD Act of 2009 visit <http://www.creditcards.com/credit-card-news/credit-card-law-interactive-1282.php>.

## Simple Tips for Preparing Your Fall Garden

Even though it's still warm, cooler weather is just around the corner, bringing with it some necessary maintenance to prepare our outdoor areas for winter months and a productive spring.

### Here are some tips to get you started:

1. Save fall lawn cuttings and leaves. Placed in a container or pile, they can provide compost for next year's garden.
2. Remove dead vegetables and plants from your garden and yard. If you spot disease, destroy plants to reduce chances of infestation next year.
3. Plant bulbs in fall for additional spring and summer color. Popular varieties include tulips, dahlias and hyacinths.
4. Consider adding mulch to protect valuable plants and perennials. Keep it fairly shallow though to discourage unwanted insects (e.g. beetles) from wintering there.
5. If drought conditions continue, water shrubs and bushes deeply, before heavy frost arrives, to provide moisture and soil protection for the winter months.

Find additional tips from The Master Gardeners at [www.emmitsburg.net/gardens](http://www.emmitsburg.net/gardens)

## Regulation Update for Savings/ Money Market Customers

Regulation D previously limited savings/money market owners to a total of 6 preauthorized, automatic, or telephone transfers per calendar month, with no more than 3 of those by check. This limit has been revised. It still limits savings/money market owners to a total of 6 transfers as previously described but there is no sub-limit on how many of the 6 transfers can be made by check.

For questions regarding this, please contact your local branch and speak with a customer service representative.