



Volume 3 Issue 4

Improved

CNB Bill Payment

Now Available Through Online Banking

Citizens National Bank is excited to announce an improved bill payment product, provided through CheckFree, an acknowledged leader in the bill payment industry, is now available to all our online banking customers. The new service still provides the time-saving benefit and convenience of paying all bills from one website. Additionally, several improvements make tracking customer bill payments and finances even easier.

CNB Bill Payment Improvements Include:

- **Vendor search** - Add new vendors simply by typing in the company name. If a match is found in the database, the vendor's information will be added automatically. No more hunting down mailing addresses! Simply enter your account number and add your bills to be paid.
- **Scheduling payments by the due date** – Enter the date you would like your vendor to receive your payment, and we take care of getting it there on time!
- **More control** – Your money will remain in your bank account until the day you select the payment be made to your vendor. Many more vendors will now receive electronic payments, which is the quickest way to pay.
- **Payment reminders** – Never make a late payment again! When you set up reminders, you'll receive a message telling you when your payment is due. You can also sign up to receive electronic bills from many vendors, eliminating paper statements.
- **Make recurring payments** – Eliminate the hassle of paying your monthly bills by setting up recurring payments. This is a great option for payments that don't change from month to month – such as your car payment or mortgage.
- **See it all at a glance!** – The Payment Center lets you make payments and view pending payments, recent payments and bill reminders all on the same screen.

Those interested in reviewing the new CNB Bill Payment may view the demo online at:

<https://www.onlinebanktours.com/oec/?b=348&c=6426>.

Signing up is as easy as clicking the CNB Bill Payment button from within Online Banking and agreeing to the Terms and Conditions.

Homemade Holidays

A Heartwarming Gift That Won't Break Your Budget



The stress of holiday gift-giving can sometimes be overwhelming. As this year came with financial struggles for many, focusing on personalized presents and thoughtful, rather than expensive, gifts makes sense.

Here is a great idea that will mean a lot to those who receive it and still keep your budget on track.

Traditions Recipe Gift Basket

Everyone has a favorite family recipe, usually passed down generations. Choose your favorite and type it out on pretty paper or just use a recipe index card for easy filing. Purchase all the ingredients that go into the recipe and wrap it up in a pretty basket. The recipient will feel honored that you shared one of your prized possessions and be excited to try out the recipe!

Online Banking

Make Logging In A Habit

Has it been a while since you looked at your accounts online? Online Banking is a great way to monitor your accounts daily and keep track of your expenses. However, if it's been more than 90 days since you accessed the system, you'll need to sign up again. For security purposes, Online Banking is deactivated if a customer doesn't use it at least once every 3 months. In addition, you'll be prompted to change your Online Banking password every 60 days. We employ these measures to decrease chances of fraudulent use of your account.



Online Banking offers many features including the ability to review account activity daily, monitor pending payments and view statements and copies of checks. By using it regularly, you can know where your finances stand and look for any unauthorized transactions. To sign up or reactivate your Online Banking account, simply go to cnbohio.com and click on the "New User Sign Up" link below the Online Banking Login.