



## News Release

Contact: Cindy Scott  
VP/Marketing Director  
419-358-8040 x466  
cscott@cnbohio.com

FOR IMMEDIATE RELEASE – June 2, 2010

### **FDIC-EDIE The Estimator Now Available on cnbohio.com** ***Online tool calculates FDIC insurance coverage***

Since Citizens National Bank is an FDIC-insured institution, qualifying deposits are insured by the federal government. And when money is FDIC insured, you can't lose a penny, no matter what. But as with any insurance, there are coverage limits and requirements that must be met.

To help customers determine their insurance coverage, Citizens National Bank has added to its website, [www.cnbohio.com](http://www.cnbohio.com), an easy-to-use online FDIC tool called EDIE The Estimator\*. This handy tool allows customers to input information regarding their accounts in order to determine if they're fully covered under FDIC insurance. Simply input all the deposit accounts and the total amount of deposits in each. The Estimator will compare this with the FDIC insurance guidelines and generate a report. This will allow customers to understand their insurance coverage and provide an opportunity for them to discuss with a Customer Service Representative alternative ways of setting up accounts if necessary in order to be fully insured.

FDIC-EDIE The Estimator can be found in two locations on CNB's website; on the Personal page under Financial Planning or on the Calculators & Educators page under Basic Calculator. The direct link is [http://www.cnbohio.com/FDIC-EDIE%20The%20Estimator.asp?action=resize&value=551px&msg\\_id=3](http://www.cnbohio.com/FDIC-EDIE%20The%20Estimator.asp?action=resize&value=551px&msg_id=3).

With offices in Bluffton, Celina, Elida, Findlay, Lima, Springfield and Van Wert, Citizens National Bank has assets totaling more than \$560 million and has been serving the communities of West Central Ohio since 1920.

\* EDIE is designed to give an accurate deposit insurance calculation, assuming it is properly used and the account information is correctly entered. However, the results and conclusions generated by EDIE are strictly advisory. All actual claims for deposit insurance shall be governed exclusively by information set forth in the FDIC-insured institution's records and applicable federal statutes and regulations then in effect. This calculation is based on the deposit insurance regulations in effect as of September, 2009. The standard insurance amount of \$250,000 per depositor, per insured bank is in effect through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor, per insured bank for all account categories except IRAs which will remain at \$250,000 per depositor, per insured bank.

###