

CNB Connection



Oriental Salad

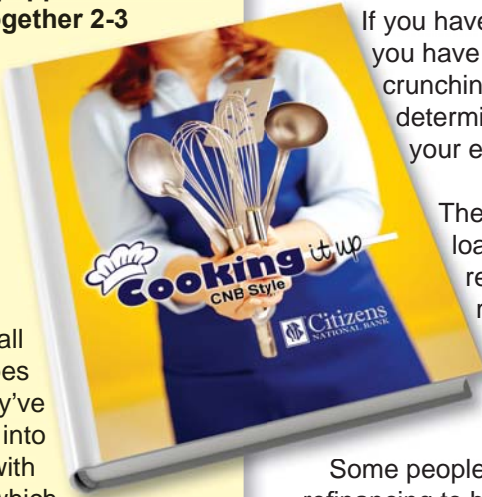
Crunchy, tangy and sweet.

This quarter's featured recipe is from our "Cooking It Up with CNB" Recipe Contest.

- 1 bunch green onions
- 1 cup cashews (or other nut)
- ½ cup cider vinegar
- ⅔ cup light oil
- 1½ packages Ramen Noodle flavoring packets – chicken flavored
- 1 package shredded coleslaw or broccoli slaw
- 1 cup sunflower seeds
- 2 packages Ramen Noodles, crunched up
- ½ cup sugar
- black pepper to taste

Mix coleslaw, green onions, sunflower seeds, cashews and Ramen Noodles in a large bowl. Set aside. In a separate bowl, mix vinegar, sugar, flavoring packets, oil and pepper. Combine all ingredients together 2-3 hours before serving. Refrigerate.

Did you submit a recipe for the contest or would you just like to receive a copy of all the delicious recipes we received? They've all been compiled into a "Cooking It Up with CNB" cookbook, which you can download here http://www.cnbohio.com/pdf_files/CookingItUpCNBStyle.pdf.



Am I better off refinancing?

Brent Kohn, VP Loan Originator



With interest rates currently at historic lows, the quick answer to this question is probably yes. But in order to make sure refinancing makes sense for you and your situation, you need to ask yourself these questions:
 How long will I be in this home?
 Do I plan to payoff my current mortgage early?
 How many years do I have left on my current mortgage?
 How much do I owe on my current mortgage?
 What will the cost be to refinance my current mortgage?

Let's say you have plans to move or relocate within 4 years. If the monthly savings you gain from a lower interest rate does not cover the cost of refinancing within 48 months, then you are wasting your time and money refinancing your current mortgage.

If you have been paying extra each month on your existing mortgage and you have less than 10 years left to pay, you really need to do some number crunching to determine if the savings is worth the cost of refinancing. You may determine that even though you are lowering the interest rate significantly on your existing mortgage, the savings will not outweigh the costs.

The cost of refinancing is the same regardless of the amount of the loan; whether it's a \$300,000.00 mortgage or a \$25,000 mortgage. The resulting savings however is much different. It may cost you \$1,100.00 to refinance. On a 15 year term, the savings over the life of a \$25,000.00 mortgage may only be \$1,500.00. Whereas, the lowered interest rate on a \$300,000.00 mortgage may save you thousands of dollars over 15 years.

Some people think that you have to drop your rate by 1% or more in order for refinancing to be worth your time but that is not necessarily the case. You will need to answer the above questions and take a close look at your situation. Our website offers a calculator that can aid you in determining if refinancing is right for you, <http://partners.leadfusion.com/tools/cnbohio/home11/tool.fcs>. If you'd like to discuss your options, call your local CNB office and ask to speak with a mortgage lender.

30 Day Financial Challenge

Save \$1,000 in 30 Days

In 2008, Ramit Sethi, author of the "I Will Teach You To Be Rich" blog, www.iwillteachyoutoberich.com, issued a 30 day financial challenge. By providing a daily savings tip each day for 30 days he proposed an individual could save up to \$1,000 in just one month if he committed to the program. Results from this challenge were varied but most people acknowledged at least some of the tips had proven effective in bolstering their savings.

During the month of March, CNB would like to issue you a similar challenge. Beginning March 1, we will be posting a tip a day on our Facebook page, www.facebook.com/cnbohio and also weekly on our website, www.cnbohio.com. We encourage you to post to let us know if you're committing to the challenge and what tips are most beneficial to you. We also invite you to share any savings tips you have that might aid others in this endeavor.

We don't guarantee you'll save \$1000. Perhaps shooting for a percentage of your income in a month is a more realistic goal for you. The point is, saving is important and perhaps by incorporating some of these tips into your daily living, you'll develop a savings habit that will enable you to reach your financial goals and really consider your spending patterns.



How much time would you be willing to spend to save \$1000 in a month?

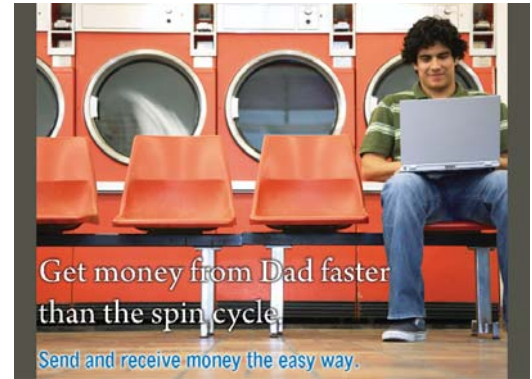
Take our poll on www.facebook.com/cnbohio and submit your answer.



There's an easier way to pay

Try CNB Personal Payments!

Have you ever split the cost of a meal and needed to pay your friend back? Or does your child that's in college suddenly need some cash and waits until the last minute to let you know?



You could mail them a check and wait for the check to arrive and then for them to deposit it. Or, for only 5 cents more than the cost of a stamp with CNB Personal Payments you can electronically deposit funds to their account safely and quickly, in as little as one business day. **All you have to know is their email address or mobile phone number!**

To send money, simply:

- Login to CNB Online Banking.
- Click the Pay People tab under CNB Bill Payment – Quick Pay.
- On the dropdown menu, choose "Add someone new" and fill in the required information.
- Click Send Money.

The recipient will receive a text message or email notifying him of the money available to retrieve. If his bank has ZashPay, he may retrieve it directly through online banking. If not, he can retrieve it by going to zashpay.com.

To learn more about this service, view the demo at http://www.cnbohio.com/online_banking_personal_payments.asp.

Traveling Internationally? Order a Cash Passport through Travelex!

Citizens National Bank partners with Travelex, one of the leading providers of international currency products, to offer foreign currency exchange and, previously, foreign travelers checks. Travelex has recently updated their system to now make available chip and PIN Cash Passports. This prepaid MasterCard® is specifically designed for international travel.

As the United States credit card industry continues to use the magnetic stripe technology, international travelers report acceptance issues abroad using their current credit and debit cards. The chip and PIN technology allows for wider acceptance abroad. Further, your personal information is not on the Cash Passport, reducing the risk of identity theft from theft or loss of the card.

Currencies currently available for the Cash Passport include British Pounds and Euros. The Cash Passport is low cost, providing free card loads, point of sale transactions, additional cards, balance inquiries and in store cash outs. Also, Travelex does not charge for ATM withdrawals, although some ATM operators may charge a withdrawal fee.

If your card is lost or stolen, a dedicated Cash Passport team is available to help, 24 hours a day, 7 days a week. If needed, they will cancel the card, arrange for a replacement card and even provide emergency



cash up to the available balance. If you need to order foreign currency or international prepaid cards, our customer service representatives at any of our offices will be happy to help you. Currency

or Cash Passports may be charged to a credit card or debited from your CNB account with your checkcard and will be delivered to your home. Currency orders must be a minimum of \$250.

To order online visit our website at www.cnbohio.com/about_international_services.asp. This page also includes a link to view the current foreign currency exchange rates.