



News Release

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

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Improved Merchant Capture Service Now Available Through Citizens National Bank

Citizens National Bank began offering Merchant Capture in April 2007, allowing many area businesses to electronically deposit checks online with the use of a desktop scanner and their computer. This service has saved them countless hours of running to and from the bank and cut their courier fees. The service has recently been upgraded to be entirely web-based, eliminating the need to load software, other than the scanner driver, onto the business owner's computer. It also allows the use of 64-bit operating systems, which now makes this service more accessible to even more businesses.

The key advantages of Merchant Capture are:

- The ability to make deposits anytime
- Less time preparing deposits
- The ability to consolidate funds from remote locations into one bank
- Fewer courier fees or trips to the bank
- Reduced risk of check fraud

A comprehensive demo of how Merchant Capture works and its benefits is now available online at http://www.cnbohio.com/business_banking_merchant_capture.asp. Businesses interested in learning more about the service should contact their local CNB office and speak with a Business Banking Officer.

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.