

EXECUTIVE

Newsletter



Citizens
NATIONAL BANK

Financial

Message from President

J. Michael Romey,
President/CEO of Citizens National Bank



Refinancing Relief



The US banking industry has traditionally had two distinct bank types, large commercial banks and small community banks. Despite the common perceptions that large banks have greater safety than community banks, a bank's size does not equate to economies of scale or the reduction of risks. Community banks, such as Citizens National Bank, have smaller size but add stability through our owner-management teams who are well versed in the risk of our local communities. Community bank relationships with local borrowers, depositors, and investors help to insulate small banks from dramatic swings in the national market. Larger banks on the other hand take on more leverage and risk exposure by concentrating their lending in certain regions or in certain products, such as subprime mortgages. Public investors tend to put more pressure on large banks to perform on a quarterly basis while smaller banks focus on long term goals, such as service to their customers and brand loyalty. Community banks encourage long term customer relationships through their business practices. We structure loans in terms more favorable to the borrower and try to work out troubled loans rather than writing them off. Community banks are better capitalized than larger banks and have more cushion to absorb losses when they do occur. More and more businesses are rediscovering that small banks can deliver the same services that had been available at the larger bank in a much more stable manner and with more personal attention.

Wanting to take advantage of low mortgage rates, Mary Ann Bell, decided to refinance her condominium mortgage. Beginning her search in December 2008 she shuffled through eight different institutions across Ohio before finding herself at Citizens National Bank on January 15, 2010. The banks she initially turned to were hesitant to approve her due to the type of home she had, considering a condo an "investment" rather than a home. In frustration, she wrote a letter to the editor of her local paper in an effort to locate a bank willing to refinance her loan and ultimately save her money in interest. Just prior to the letter running, another local banking institution recommended Mary Ann approach Rod Stover, Celina City President at Citizens National Bank. She was pleased to see his willingness to work with her, stating "Rod was very warm and welcoming."

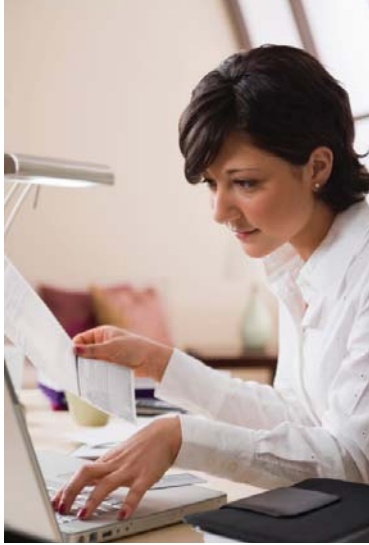
Working closely with Rod Stover and Chris Dippold, loan officer, Mary Ann learned that the people at Citizens National Bank were serious about helping her refinance her mortgage loan. On the day of the closing, blizzard-like conditions left her uneasy about the drive to Celina. Chris, knowing how important this was to Mary Ann, decided to bring the paperwork to her—to ensure that the loan would be closed on immediately. "Chris graduated with my son and he's always been very personable. He was very knowledgeable about my loan and I really appreciated his caring enough to bring the closing papers to me," states Mary Ann.

Less than a month after her application was filed with Citizens National Bank, Mary Ann closed on her fixed rate mortgage. "We were all very pleased to get the mortgage loan approved so quickly; in 3 weeks Citizen's National Bank was able to do what other financial institutions were unable to do in a year for Ms. Bell," comments Chris. Mary Ann was happy with her experience with CNB and recommends them to "anyone looking for a very friendly, caring and co-operative bank!"

To learn more about the mortgage programs offered through Citizens National Bank, visit our website, www.cnbohio.com/mortgage_index.asp. Complete our easy online application for pre-approval within minutes, or call any of our offices to speak with a loan officer.

Improved CNB Business Bill Payment Coming Soon!

If you've ever used online bill pay to pay your personal bills, you know how convenient it is – saving time spent writing checks and postage. Now the same convenience you appreciate for your personal banking will also be available for your business. By using Online for Business, your business will automatically be enrolled in CNB Business Bill Payment, powered by CheckFree, the industry leader in online bill payment.



Features of CNB Business Bill Payment include:

- Pay bills in minutes, not hours
- Set up automatic payments
- Easily organize payables
- Pay anyone... any time
- Receive eBills for online payment
- Create repeating payments
- Link invoices to payments
- Keep track of all bills in one place

The improved bill pay system will be available mid-April. If you're interested in learning more about how it will make your business accounting easier, view the demo online at www.cnbohio.com/business_banking_bill_payment_general.asp. This valuable product is only available to customers with Online for Business. Contact a Business Banking Officer today to get signed up.

Questions About Retirement Planning?

Check Out Our Online Video

Citizens National Bank's newest online video features Ed Maher, Certified Financial Planner with LPL Financial. Throughout the video, Maher discusses the importance of being an active investor in order to see the most gains in your own retirement plan. "You need to be an active investor in today's markets. The old buy and hold philosophy does not work. You want to have your investments in sectors of the market that are doing well. You want to avoid areas such as Treasury Bonds where the risk is high and returns are low", comments Maher.



Additionally, Maher discusses various types of retirement plans available for businesses, including: SEP plans, 401K's and Profit Sharing plans. He outlines some of the differences and benefits of each throughout the video, noting that each business is unique and should be analyzed individually to determine the best program for the company and its employees.

To view the video and learn more about retirement planning, visit www.cnbohio.com. Citizens National Bank has partnered with LPL Financial to provide financial planning services in the Bluffton, Celina, Lima and Van Wert offices. To learn more about LPL Financial, visit www.ohioinvests.com.

Why do People Prefer Our MORTGAGE LENDERS?



Our mortgage lenders handle everything from the application to the closing.



Andrew Rager
Bluffton Office



Chris Dippold
Celina Office



Rod Stover
Celina Office



Lynda Wright
Elida Office



Kathy Hassan
Findlay Office



Rhonda Shaffer
Findlay Office



Mary Ann George
Lima Office



Jeannine Premeriani
Springfield Office



Brent Kohn
Van Wert Office

Visit cnbohio.com to apply for a mortgage and receive pre-approval within minutes!