

Your Financial partner



newsletter

June 2010



Grilled Sirloin Kebobs

The meat marinates in advance, so you can grill up a summery supper fast — and without going anywhere near the oven!

Ingredients

MARINADE

- 5 garlic cloves, crushed
- 2 tablespoons finely chopped fresh ginger
- 1/2 cup low-salt soy sauce
- 1/4 cup olive oil
- 1 tablespoon sugar
- 1 cup pineapple juice
- 1 teaspoon black pepper

KEBOBS

- 2 pounds sirloin steak, cut into cubes

Instructions

1. First, prepare the marinade. In a medium-size bowl, whisk together the garlic, ginger, soy sauce, olive oil, sugar, pineapple juice, and black pepper.
2. To make kebobs, score the beef cubes by piercing each side several times with a sharp knife (this allows the marinade to penetrate). Add the beef to the bowl of marinade and stir to coat well. Marinate in the refrigerator overnight (or at least 8 hours), turning occasionally.
3. When you are ready to grill, skewer the meat, then barbecue the kebobs over medium heat for 4 to 7 minutes per side (medium rare). Remove the skewers and serve. Serves 6.



<http://familyfun.go.com/summer/summer-recipes/summer-dinners/grilled-sirloin-kebobs-685048/>

New Regulation Requires You to Opt-In to Overdraft Privilege

As a courtesy, Citizens National Bank offers overdraft privilege to customers who qualify, covering the difference if an account is overdrawn up to certain limits. This avoids returned check fees and the potential embarrassment of having a transaction denied at the point of sale. The Federal Reserve has recently revised the regulation that allows us to provide this service and now requires you to opt-in if you would like to continue having this service for ATM transactions and everyday debit card transactions, such as purchasing items at a store.

If you would like everything with your account to continue the way it is in regards to

Have you opted in?



overdraft privilege, call 1-800-448-0025 and speak with a Customer Service Representative, or you may opt-in online by completing the Opt-In form, located at www.cnbohio.com/personal_rege.asp.

The date your opt-in becomes effective is August 15, 2010. At that point if we have not received an opt-in from you, we will no longer allow you to overdraw your account at an ATM or for an everyday purchase using your debit card. If you have questions, please call your local branch office or contact us at 1-800-448-0025.

CNB Bill Payment provided through CheckFree, offers these conveniences:

- Pay all your bills from one website
- Track your payments
- Payments do not come out of your account until the scheduled due date
- Enter your payment information 24 hours a day, 7 days a week from anywhere you have internet access

Save Time and Simplify with Bill Payment

NEW AND IMPROVED CNB BUSINESS BILL PAYMENT NOW AVAILABLE!

Free for all Online for Business customers.

New features include 3 levels of authorized users and the ability to enter invoice and credit memo information with your payments.

Call CNB's Online for Business Specialist to activate Bill Pay 800-448-0025 ext. 456



Use Your Checkcard — Be Entered To Win!

Tailgate in style with CNB's prize package

GRAND PRIZE

Using your CNB Visa® Checkcard has lots of advantages:

- It's safer than carrying cash.
- It's more convenient than writing a check.
- It's accepted anywhere a Visa® credit card is.
- You're protected under Visa's® zero liability policy – your liability for unauthorized transactions is \$0.*
- **AND USING IT MAY WIN YOU A DELUXE TAILGATE PACKAGE!**

It's easy to enter. Just use your CNB Visa® Checkcard at least 10 times each during the months of July and August** and you'll be automatically entered in our random drawing to be held in September.

In addition 1 second prize package will be given away at each CNB office location, including a set of folding chairs and a \$50 Omaha Steak gift certificate.

See how easy it is to use your CNB Visa® Checkcard and get ready to tailgate!

* U.S.-issued cards only. Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen CNB Visa® credit card or CNB Visa® CheckCard. This additional liability does not apply to ATM transactions, to transactions using your Personal Identification Number (PIN) which are not processed by Visa®. See your Cardholder Agreement for more details.

** Contest runs from July 1, 2010 to August 31, 2010. Drawing will be held in September.



- Portable Gas Grill
- Deluxe Rolling Cooler
- 2 Stadium Seats
- 2 Escalade Folding Chairs
- CNB Blanket
- Can Coolies

Enter to **WIN** by using your Checkcard 10 times each during July and August!

IMPROVING YOUR HOME'S VALUE

For many of us, our home is our largest asset. It pays to maintain and improve its value. If your home value increases, so does your home equity. This increases your personal net worth and gives you the means to trade-up.



that tend to be most valuable include additions to living space or improvements to bedrooms, bathrooms and kitchens.

Maintaining and improving your home value is sometimes easier if you use licensed contractors. These include roofers, carpenters, electricians and plumbers. If you use a licensed contractor, try to obtain more than one estimate or bid for the project. At minimum,

In addition to the benefits that you receive from improvements, remodeling can improve your home value. Those

an estimate should be in writing and include:

- Contractor general information, including license number.
- Details of renovation project, including description of parts.
- Project dates and phases-of-completion when funding is required.
- Proof of liability and related insurance coverage, including worker's compensation.
- Proof of all necessary permits to complete the project.
- A written warranty of project completion, including a refund for unused materials.
- Promise to clean up work site at project's completion.
- Provision that allows you to approve any modifications to the original proposal.
- Payment schedule for funding each phase of the project.

You can also protect your home value with a home warranty, which covers major home defects for up to 10 years. Many builders of new homes participate in a Homeowners Warranty program. If your home is not new, hire an inspector to help you get a policy that protects your home value.

Visit our website at www.cnbohio.com/mortgage_news.asp for more tips and information regarding owning a home.