



ACCOUNT:
DOCUMENTS:

PAGE: 1
12345 12/09/2004
5

GEORGE WASHINGTON 80
131 CITIZENS PARKWAY 0
BLUFFTON OH 45817 5

=====
Citizens National Bank will never call or e-mail you asking for your personal account information. Never give out your account number or other personal information over the phone or by e-mail. Always feel free to contact your nearest branch office with any questions.
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FREE CHECKING ACCOUNT 12345
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LAST STATEMENT 12/08/04 10.00
CREDITS .00
5 DEBITS 10.00
THIS STATEMENT 12/09/04 .00

----- CHECKS -----
CHECK #..DATE.....AMOUNT CHECK #..DATE.....AMOUNT CHECK #..DATE.....AMOUNT
*12/09 1.00 *12/09 2.00 12/09 3.00
*12/09 1.00 *12/09 3.00

(*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

0 \$1.00 12/09/2004

NAME George Washington
 ACCOUNT NO. 12345 DATE 12/9/04 56-1296/412

PAY TO THE ORDER OF Test \$ 1.00
One and 00/100 DOLLARS

Citizens NATIONAL BANK
 BURLINGTON, OHIO 45817 www.cnbobio.com

MEMO George Washington

⑆04 1212983⑆ ⑈ 1234 5⑈

0 \$1.00 12/09/2004

NAME George Washington
 ACCOUNT NO. 12345 DATE 12/9/04 56-1296/412

PAY TO THE ORDER OF Test \$ 1.00
One and 00/100 DOLLARS

Citizens NATIONAL BANK
 BURLINGTON, OHIO 45817 www.cnbobio.com

MEMO George Washington

⑆04 1212983⑆ ⑈ 1234 5⑈

0 \$2.00 12/09/2004

NAME George Washington
 ACCOUNT NO. 12345 DATE 12/9/04 56-1296/412

PAY TO THE ORDER OF Test \$ 2.00
Two and 00/100 DOLLARS

Citizens NATIONAL BANK
 BURLINGTON, OHIO 45817 www.cnbobio.com

MEMO George Washington

⑆04 1212983⑆ ⑈ 1234 5⑈

0 \$3.00 12/09/2004

NAME George Washington
 ACCOUNT NO. 12345 DATE 12/9/04 56-1296/412

PAY TO THE ORDER OF Test \$ 3.00
Three and 00/100 DOLLARS

Citizens NATIONAL BANK
 BURLINGTON, OHIO 45817 www.cnbobio.com

MEMO George Washington

⑆04 1212983⑆ ⑈ 1234 5⑈

0 \$3.00 12/09/2004

NAME George Washington
 ACCOUNT NO. 12345 DATE 12/9/04 56-1296/412

PAY TO THE ORDER OF Test \$ 3.00
Three and 00/100 DOLLARS

Citizens NATIONAL BANK
 BURLINGTON, OHIO 45817 www.cnbobio.com

MEMO George Washington

⑆04 1212983⑆ ⑈ 1234 5⑈

THE CITIZENS NATIONAL BANK

PRIVACY STATEMENT

Protecting your privacy is important to The Citizens National Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information.

The following policy serves as a standard for all Citizens National Bank employees for collection, use, retention, and security of nonpublic personal information.

What Information We Collect:

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us; and
- Information we receive from a consumer reporting agency.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

What Information we Disclose:

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus.

We are also permitted under law to disclose all of the information we collect to companies that perform marketing services on our behalf with which we have joint marketing arrangements.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures:

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

In Case of Errors or Questions About Your Electronic Transfers

TELEPHONE US AT: (419) 358-8040

Or

WRITE US AT: P.O. BOX 88 – BLUFFTON, OHIO 45817

As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.