



Other banks have their branches...

We have our **ROOTS.**

*Serving our Customers since 1886*

## EXCITING ENHANCEMENTS

### Improved Website Design

Citizens National Bank's website, [www.cnb-online.net](http://www.cnb-online.net), will be undergoing several exciting upgrades during the weekend of November 2<sup>nd</sup> - 3<sup>rd</sup>. Our redesigned website will have a fresh look, an improved interface with all mobile devices, and new menus and features. The site will be ADA compliant, so everyone can enjoy the security and convenience. The website will be offline temporarily while updating over the weekend.

### New Online and Mobile Banking Features

CNB's online banking platform, previously known as NetTeller, and our mobile banking platform, previously known as AirTeller, will also be updating to a new and improved Internet banking system. Our online banking bill pay platform will have a new feature called picture pay. Soon, you'll be able to take a picture of your invoice to create a new payee and pay your bills without the hassle of typing your account information.

Our mobile app, previously called CNB AirTeller, will be re-released over the first weekend in November. Delete our old app and download our new mobile app, **CNB Mobile**, to take advantage of all of the enhancements, such as depositing checks by using the camera on your smartphone or other supported mobile device through remote/mobile deposit capture.

## LOCATIONS



**100 E MAIN STREET  
MCCONNESVILLE, OH  
43756  
(740) 962-4565**



**401 MAIN STREET  
DUNCAN FALLS, OH 43734  
(740) 674-6055**

VISIT US ONLINE

**[WWW.CNB-ONLINE.NET](http://WWW.CNB-ONLINE.NET)**



## **Faster Teller System and Brand New Computers**

Our tellers love to see you come into the bank, but we never want you to feel like it takes too long to complete your transaction. We'll admit it - sometimes our current teller system can take a while. That's why we're also updating our computers and our teller system so we can serve you even faster. But don't worry - you're still welcome to hang out and chat. We just don't want to make you wait on your receipt or your cash!

## **More Secure ATMs**

Our bank's ATMs at the main office in McConnelsville, the Duncan Falls branch, and our ATM in Campbell's Market in Duncan Falls will be updated to meet the latest software standards. The new ATMs will feature enhanced security, anti-skimming technology, and an improved user interface. With the addition of mobile deposit capture through CNB Mobile, as well as the availability of night drop depositories at both bank branches, these new ATMs will no longer accept envelope deposits.

## **Get a New Visa® Debit Card or Change Your PIN Immediately**

One of the improvements we're most excited about is the ability to print new Visa® Debit Cards and give you the ability to create a new PIN right in our lobby. Nobody wants to wait one or two weeks for a new card or a new PIN to come in the mail, and we don't want you to wait that long either. Starting in November, CNB will be able to print your Visa® Debit Card in our McConnelsville lobby, so if you've misplaced your card or were the victim of fraud or a data breach, you won't have to wait! Both bank locations will also be able to set up a new PIN, so you won't have to wait for a new one to come in the mail! Starting in November, you'll just enter your new PIN on an encrypted PIN pad.

If you have one of our STAR® ATM cards, you should have received an e-mail or a letter letting you know that after November 1<sup>st</sup>, your ATM card will no longer be supported. While we hate to inconvenience you, the STAR® ATM cards are a technology that is outdated. Our Visa® Debit Cards are more secure and reliable, with an EMV chip card and more durable design. These cards also have your name embossed on them, a feature that ATM cards do not. With the added ability to instantly issue your new Visa® Debit Card and PIN, you'll get the best card immediately and without any hassles. If you don't already have a new Visa® Debit Card, stop by the bank today to complete an application.

## Deposit Account Number Conversions

CNB is proud to have many wonderful long-standing relationships with customers that have spanned decades. Many of our customers have been with the bank since they were children, and for some of you, we were the bank where you opened your first checking account after you got your first job, bought your first car, or purchased your first home, and we are who you've trusted for years.

For our customers who opened a checking account more than twenty years ago, you may remember that your original checking account number was probably a lot shorter. While our current account numbers are ten digits, many of our accounts that were opened twenty or more years ago were only six digits. For the last twenty years, your checking account number has been "converted" from your original six-digit account into a new ten digit account, and everything has worked just fine. However, with modern direct deposits and electronic transactions, it has become impossible for the "conversion table" that we've relied upon for the last twenty years to continue to be used to fix this.

If your account number may be impacted, you should have received a letter requesting that you update your account number with your employer or payroll company and any automatic payment processors to avoid any issues. We continue to urge you to verify your account numbers and information as soon as possible and prior to November 1<sup>st</sup>.

## New Faces, Same Friendly Atmosphere

As some of you may have already noticed, CNB has been hiring a lot of new people! It's no secret that the bank has been expanding, with several new positions and new opportunities. We are very excited to announce the addition of our three newest bank tellers: Teya Eckert, Courtney Morrow, and Michelle Goldberg. We are also excited to announce that Cameron Meadows and Emma Hook have been promoted to bank analysts. Look for more on our employees in the Morgan County Herald and on social media soon!

## Community Events and Closures

CNB will continue to support our local community events:

Morgan County Heritage Day on October 19 from 12:00 p.m. to 6:00 p.m.

Halloween/Trick-or-Treat on October 31 from 5:30 p.m. to 7:00 p.m.\* (estimated)

**The Bank will be closed Monday, October 14 for Columbus Day and Monday, November 11 for Veterans Day**