

These policies are stringent and enforced, with employee training provided regularly. We treat your confidential information with the utmost care because earning and maintaining your trust is our business. Access to non-public information is limited to employees who need to know specific information to provide products and services to you.

To learn more contact the Financial Crimes Enforcement Network at www.fincen.gov.

Expect the Best™

Branch Locations and Phone Numbers

Ada Office

118 South Main Street
Ada, Ohio 45810
(419) 634-5015

Bellefontaine Office

1120 North Main Street
Bellefontaine, Ohio 43311
(937) 592-5688

Kenton Office

100 East Franklin Street
Kenton, Ohio 43326
(419) 673-1217

Marysville Office

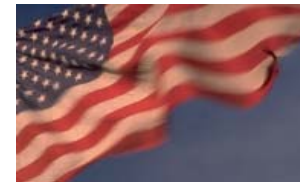
160 Coleman's Crossing Blvd.
Marysville, Ohio 43040
(937) 642-0467



www.LNBbank.com



**PROTECTING AMERICA
AND PROTECTING
YOU**



USA PATRIOT ACT



**WE SUPPORT EFFORTS TO
PROTECT AND MAINTAIN THE
SECURITY OF OUR CUSTOMERS
AND OUR COUNTRY**

A new Federal law aimed at protecting our country from financial crimes and terrorist attacks requires financial institutions to collect and keep identifying information about each person who opens a new account. We will actively comply with these requirements in an effort to help protect our country and our community from harm.

The accounts for which we will request identifying information include:

- **Deposit accounts.** (e.g. checking, savings, certificates of deposit, money market and NOW accounts)
- **Mortgage, consumer and commercial loans.**
- **Credit accounts or extensions of credit.**
- **Safe deposit boxes or safe keeping services.**
- **Cash management, custodian and trust services.**

We also may ask for the identifying information for signatories of business accounts and community groups.

**OUR COMPLIANCE HAS AN
ADDED BENEFIT FOR YOU**

Obtaining and verifying a new account holder's identity may help prevent someone from stealing your identity and opening accounts or borrowing money in your name.

To help protect you from identity theft, and to comply with the USA Patriot Act, we may use various techniques to verify the information that you provide.

**IMPORTANT
INFORMATION
ABOUT
PROCEDURES
FOR OPENING A
NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Here's what this means to you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

These verification methods include, but are not limited to:

- **Using independent sources such as a consumer reporting agency, public database, or other source to confirm the information that you provide.**
- **Calling you to confirm that you have opened an account or applied for a loan.**
- **Obtaining credit report for loan applicants.**
- **Checking references with other financial institutions.**

We maintain rigorous information security programs and policies to protect your personal and financial information.