

Enjoy a wide variety of financial products including:

Personal Services

Checking Accounts

- Free
- Interest
- Campus
- Club Gold

Savings Accounts

- Investments Savings
- Money Market
- Christmas Club

Certificates of Deposit

- CDARS—up to \$25 million in FDIC insurance

Individual Retirement Accounts

- Traditional
- Roth
- Education
- Health Savings Accounts

Business Services

Business Checking

- Regular
- Business Interest
- Earned Credit
- Elite

Premier Banking

Automated Clearing House
Cash Management Services
Merchant Services
Remote Merchant Capture

Loan Services

Real Estate

- Construction Loans
- Variable and Fixed Rate Loans
- Secondary Market Mortgage Loans

Commercial Loans

- Business Loans
- Agricultural Loans
- Operation Lines of Credit
- Equipment Loans
- SBA Guarantee Loans

Consumer Loans

- Auto and Personal Loans
- Home Equity Line of Credit

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



SWITCHING YOUR ACCOUNTS

WITH EASE

IT'S AS EASY AS

1-2-3



1. OPEN UP

YOUR NEW ACCOUNT

Your first step is to open your new Liberty National Bank account. Liberty National Bank offers a variety of checking accounts that will fit your needs. Whether it be our Club Gold Checking account, which offers the best value, or our Free Checking account. Fill out the enclosed "Open Up Your New Account" form. This form needs to be returned with your initial deposit to one of our convenient locations.

2. SWITCH OVER

YOUR AUTOMATIC TRANSACTIONS

For this step, the enclosed forms will help you contact companies and financial institutions that handle your automatic deposits and withdrawals. We'll be happy to assist you with any of these forms. Use the handy checklist to help you keep track.

Direct Deposit

- Your employer's human resources department
- The company handling your retirement or pension payments.
- Social Security Administration

Anyone who makes automatic withdrawals from your account

- Mortgage Company
- Homeowner's insurance
- Auto insurance
- Life insurance

- Utility companies
- Telephone company
- Cable company
- Other _____
- Other _____

3. CLOSE OUT

YOUR OLD ACCOUNTS

Be sure to leave your old accounts open and enough money in place to allow outstanding checks and automatic withdrawals to clear. This process may take several weeks. Once you are sure your old account is inactive, you can fill out the enclosed "Close Out Your Old Account" form. This form is asking your previous financial institution to forward the balance to your new account at Liberty National Bank or to you at home. Then you can destroy your old checks, ATM/debit cards and any deposit slips.

THAT'S IT!!!

*Welcome to Liberty National Bank.
We look forward to serving you!*

Expect the Best™

www.LNBbank.com

It's as easy as 1-2-3

At Liberty National Bank, we'll make your switch easier!

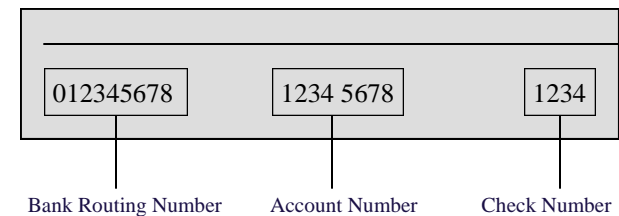
Use these convenient forms to open your account, switch your direct deposit(s) and automatic payments and close your old account. If you need help completing any of the forms, please stop by or give us a call.

Liberty National Bank Account Number

041205929

Liberty National Bank Routing Number

To find the account numbers for your old account, look at the bottom of your checks for a series of numbers:



Bank Routing numbers are the first nine digits of the series, beginning with a number between 01 and 12 or 21 and 32.