1st NATIONAL BANK
1000 E. Main Street | P.O. Box 119
Lebanon, OH 45036

Phone: (513) 932-3221
(888) 932-3221

Fax: (513) 932-7119

TO OUR CUSTOMERS:

We have prepared this booklet for your information. It contains disclosures required by Federal regulations regarding:

- Electronic Fund Transfers
- Funds Availability
- Information Privacy
- Substitute Checks

These regulations concern the terms of our electronic banking services, the availability of deposits you make, the protection of your personal information, and important information regarding substitute checks. Additional Terms and Conditions for bank services are discussed in the section on Truth in Savings. We recommend that you review the booklet and that you retain it for future reference.

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ATM CARD, CHECK CARD,
and ELECTRONIC FUND TRANSFERS

BASIC DISCLOSURES

Tell us AT ONCE if you believe your 1st National Bank Check Card or ATM Card ("Card") or Personal Identification Number ("PIN") has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, you can lose no more than $50.00 if someone used your Card or PIN without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as $500.00.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

If you believe your Card or PIN has been lost or stolen, call: 513.932.3221 or 888.932.3221 or write: Client Services Department, 1st National Bank, P.O. Box 119, Lebanon, OH 45036.

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

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Account access. You may use your card or PIN to:

(a) Withdraw cash from your checking or savings account.
(b) Make deposits to your checking or savings account.
(c) Transfer funds between your checking and savings account whenever you request.
(d) Pay for purchases at places that have agreed to accept the Card or PIN.

Some of these services may not be available at all terminals.

Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

(a) Pay for purchases.
(b) Pay bills.

Limitations on frequency of transfers. You may make any number of cash withdrawals from our terminals each day. You can use our point-of-sale transfer service for any number of transactions each day.

Limitations of dollar amounts of transfers. You may withdraw up to $310.00 from our terminals each day you use the Card or PIN. You may buy up to $2500.00 worth of goods or services each day you use the Card or PIN in our point-of-sale transfer service.

Per transfer charge. There is no charge for transfers you make using our automated teller machines ("ATM"s), 1st OnCall or point-of-sale transfer service.

Fixed charge. There is no fixed charge for services through our ATMs, 1st OnCall or point-of-sale transfer service.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

(a) Where it is necessary for completing of transfers, or
(b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
(c) In order to comply with government agency or court orders, or
(d) If you give us written permission.

Terminal transfers. You can get a receipt at the time you make any transfer to or from your account using one of our ATMs or point-of-sale terminals.

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Preauthorized credits. If you have arranged to have direct deposits made to your account at least once every sixty (60) days from the same person or company, you can call us at 513.228.0019 or 888.932.3221 to find out whether the deposit was made.

Periodic statements. You will get a monthly account statement (unless there are no transfers in a particular month. In any case you will get the statement at least quarterly.)

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments.

Here's how:

Call us at 513.932.3221 or 888.932.3221 or write us at Client Services Department, 1st National Bank, P.O. Box 119, Lebanon, OH 45036 in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. See Deposit Account Options for stop payment fee.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, ten (10) days before each payment, when it will be made and how much it will be.

If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

(a) If, through no fault of ours, you do not have enough money in your account to make the transfer.
(b) If the transfer would go over the credit limit on your overdraft line
(c) If the automated teller machine where you are making the transfer does not have enough cash.
(d) If 1st OnCall or the ATM was not working properly and you knew about the breakdown when you started the transfer.
(e) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
(f) There may be other exceptions stated in our agreement with you.

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When you use an ATM not owned by us, we will charge you a fee and you may be charged a fee by the ATM operator or any network used. You may be charged a fee for a balance inquiry even if you do not complete a fund transfer. For fee amount see Deposit Account Options.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS.

Call the telephone number or write to the address shown at the beginning of this booklet as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you the first statement on which the problem or error appeared. For business accounts, we must be notified within forty-eight (48) hours of the transaction date.

(a) Tell us your name and account number (if any).
(b) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
(c) Tell us the dollar amount of the suspected error.

If you tell us orally, we will require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. For business accounts, we must be notified orally within forty-eight(48) hours of the transaction date. If we need more ti me in such cases, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will recredit your account within ten (10) business days f or the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

If in any case we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not recredit your account. For errors involving new accounts, point-of-sale, or foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or questions. For new accounts we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our explanation.

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CUSTOMER AGREEMENT

1. The signing of a signature card and/or the request for the use of a Card shall indicate your assent to these Terms and Conditions and to any modification is mailed or otherwise delivered to you.
2. In the event that you enter into an agreement with someone other than us to have direct deposits made into your account or to have automatic payments made from your account, we will not be obligated to you to accept such deposits or to make such payments and may at our option reject them unless we have received a pre-notification regarding such deposits or payments.
3. Final credit of all deposits and payments made by you at a terminal is subject to verification by us of the actual amounts deposited and paid (including conversion rates for foreign currencies), notwithstanding the figure shown on the receipt you received at the time of deposit or payment. Funds from any deposit (cash or check) made by you at an ATM will actually be made by us to the payee until verification of actual amounts paid, which, along with the time of transmittal to the payee, may take up to three (3) business days.
4. Certain types of deposits, including but not limited to checks that are not properly endorsed, cannot be accepted to our ATMs. We reserve the right to reject such deposits.
5. We reserve the right in our sole discretion to determine what bills may be paid by you at our ATMs and to reject those payments, which we have not agreed to accept. We also reserve the right to reject partial payments and any other payments not in an approved amount.
6. Credit card cash advances from an ATM and other loans made to you as a result of transactions by you at an ATM (such as an advance from your overdraft line of credit if you have one) are repayable, together with all charges due on such advances or loans, as provided in the terms and conditions of your loan agreement as may be amended from time to time.
7. Each Card issued by us remains our property, is not transferrable, and may be cancelled or revoked by us at any time without notice. In the event of cancellation or revocation, your Card must be surrendered to us upon demand. If you attempt to use your Card after it has been cancelled or revoked it will be retained. For your protection, you Card may be retained in situations where it appears to us that there is or may be a danger of loss, theft or unauthorized use.

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8. No electronic fund transfer may be made and no transaction that you attempt to initiate will be completed if your Card is damaged, has expired, has been cancelled or revoked or is retained for any reason or your account has been closed.
9. If you have told us in advance to make regular payments out of your account and have ordered us to stop one of those payments in the manner set forth above in paragraph 8 of Basic Disclosures, we will, for your protection, refuse to honor any future requests for payment by the particular person or company involved that is in the same amount as the payment you ordered stopped. If you wish to stop a payment that is in a different amount than the payment you originally ordered us to stop, you will have to give us a new stop-payment order.
10. We reserve the right at any time and without notice (except as may be required by the Federal Electronic Fund Transfer Act) to eliminate any or all of the services that currently are available to you by use of your Card or to add new services.
11. To extend applicable, the general rules and regulations governing your accounts with us also apply to your use of your Card and to any electronic fund transfers made from or to your accounts. These Terms and Conditions will control, however, in the event of any conflict between the rules and regulations governing your accounts and the provisions of these Terms and Conditions.
12. These Terms and Conditions are subject to and governed by all applicable state and federal regulations and, from time to time, shall be deemed automatically amended to the extent necessary to comply therewith.

FUNDS AVAILABLE

Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit, electronic direct deposit will be available on the day we receive it. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day that we are open, we will consider that day to be the day of your deposit. If you make a deposit after closing time or on a business day we are not open, we will consider that the deposit was made on the next business day that we are open. Closing times of individual branches may be found in your deposit account brochure.

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Longer Delays May Apply

In some cases, we will not make all the funds you deposit by check available on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day you make your deposit. However, the first $225.00 of your deposit may be available the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after the day you make your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds are available. If your deposit is not made at one of our banking centers (not ATM), or if we decide to make this action after you have left the premises, we will mail you the notice by the first business day after the day we receive your deposit.

If you will need the funds from your deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for longer periods under the following circumstances:

(a) We believe a check you deposit will not be paid.
(b) You deposit checks totaling more than $5,525.00 on any one day.
(c) You redeposit a check that has been returned unpaid.
(d) You have overdrawn your account repeatedly in the last six (6) months.
(e) There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds become available. They will generally be available no later than the seventh business day after the day of your deposit.

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Holds on Other Funds

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time of funds from the check we cashed would have been available if you had deposited it.

If we accept a deposit for a check that is drawn on another bank, we may make the funds from the deposit available immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first thirty (30) days your account is open;

(a) Funds from electronic deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first $5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, state, federal, and local government checks will be available on the first business day of your deposit if the deposit meets certain conditions. For example, the checks must be made payable to you (and you have to use a special deposit slip). The excess over $5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury check) is not made in person to one of our employees, the first $5,525.00 will not be available until the second day after the day of your deposit.

(b) Funds from all other check deposits will generally be available no later than the fifth business day after the day of your deposit. However, we may delay the availability of your deposit for a longer period, and we will notify you if we delay your availability to withdraw funds.

Automated Teller Machine Deposits

Funds from any deposits (cash or check) made at any automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. (A list of our ATMs is

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enclosed, or A list of ATMs where you can make deposits but that are not owned or operated by us is enclosed, or all ATMs that we own or operate are identified as our machines.)

TRUTH IN SAVINGS

A minimum deposit is required to open any checking or savings account. See Deposit Account Options for amount requirements.

Any indebtedness now or hereafter owning to 1st National Bank by a customer, either individually or jointly may be charged to a deposit account in the name of the customer or in the name of the customer and another or others. The customer hereby grants a security interest in all accounts owned by the customer or by the customer and another or others, regardless of contribution, for any debt owed by the customer to 1st National Bank.

1st National Bank will mail statements to the last address of the customer as shown by bank records. Customer agrees to carefully examine and reconcile statements. The customer agrees that 1st National Bank will not be liable if the customer fails to exercise ordinary care to examining statements. The customer shall notify 1st National Bank of any errors, unauthorized items, forgeries, alterations or any other discrepancies within thirty (30) days of mailing date of the statement. 1st National Bank will have no liability on such items if notification is not received. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. 1st National Bank will have no liability if an item is forged, altered, or counterfeited in such a manner that it could not be detected by a reasonable person. The customer assumes liability for the unauthorized signature by facsimile, electronic signature device, or stamp.

A fee will be imposed for overdrafts created by checks, ACH, Point-of-Sale, ATM withdrawals, in person withdrawals, or by other electronic means. Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of fees incurred.

The following features apply to savings and checking accounts that earn interest:

We may change the interest rate and Annual Percentage Yield (APY) at any time. Interest rates and annual percentage yields are determined at our discretion.

Interest will be compounded daily and credited quarterly for all savings accounts and interest will be compounded daily and credited monthly for all other accounts.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principle in the account each day.

Interest begins to accrue no later than the business day on which the bank receives the credit for non-cash deposits. If you close your account before interest is credited, you not will receive the accrued interest.

We may require no less than seven (7) days notice in writing before each withdrawal from an interest earning account other than a time deposit, or from any other savings account as defined by Regulation "D".

Dormant Accounts

We consider a savings account to be dormant after twenty-four (24) months and a checking account to be dormant after six (6) months in which you have generated no activity. A fee may be assessed to your account on a monthly basis for the time period your account remains in a dormant status. Please refer to Deposit Account Options for fee amount.

SUBSTITUTE CHECKS AND YOUR RIGHTS

What is a Substitute Check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What Are my Rights regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from

your account more than once for the same check. The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to the interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to $2,500.00 of your refund (plus interest if your account earns interest) within ten (10) business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than forty-five (45) calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How Do I Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at: 513.932.3221 or 888.932.3221 or write: Client Services Department, 1st National Bank, P.O. Box 119, Lebanon, OH 45036. You must contact us within forty (40) calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted on your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include ---

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or give us information to help us identify the substitute check.

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WHAT DOES 1ST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or services you have with us. This information can include:

- Social security number and income and assets
- Account balances and payment history
- Credit scores and payment history

All financial companies need to share clients' personal information to run their everyday business. On the next page, we list the reasons financial companies can share their clients' personal information; the reasons 1st National Bank chooses to share; and whether you can limit sharing.

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	Does 1st National Bank Share?	Can you limit sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	***Yes***	***No***
For our marketing purposes- to offer our products and services to you.	***Yes***	***No***
For joint marketing with other companies.	***Yes***	***No***
For our affiliates' everyday business purposes- information about your transactions and experiences.	***Yes***	***No***
For our affiliates' everyday business purposes- information about your creditworthiness.	***Yes***	***Yes***
For non- affiliates to market to you.	***No***	***We Do Not Share***

Questions? Call 513.932.3221 or go to www.bankwith1st.com

Please note: *If you are a new customer, we can begin sharing your information thirty (30) days after the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.*

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Who is providing this notice?

1st National Bank

How does 1st National Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Additionally, 1st National Bank requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information.

How does 1st National Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit or withdraw money
- Pay your bills or apply for a loan
- Use your credit or debit card
- We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes- information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional right to limit sharing.

What happens when I limit my sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Affiliates- Companies related by common ownership or control. They can be financial and non-financial companies. 1st National Bank has no affiliates.

Non-affiliates- Companies not related by common ownership or control. They can be financial and non-financial companies. 1st National Bank does not provide your personal information to any non-affiliate so they can market to you.

Joint Marketing- A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include categories of companies such as insurance companies.

Important Information about Credit Reporting- We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

What This Means for You- When you open an account, we will ask 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.

Fee Schedule

Account closed within six months		$50.00
Collection activities		$25.00
Continuous daily overdraft		$10.00
Copy of checks, 1098s, 1099s		$2.00
Copy of interim statement		$2.00
Copy of previous statement		$5.00
Debit Card dispute denied fee		$25.00
Deposited items returned		$15.00
Dormant account charge per month		$5.00
Overdrafts* Paid	***Secure Checking***	$36.00
	All Other Checking Accounts	$38.00
Overdrafts* Returned	***Secure Checking***	$40.00
	All Other Checking Accounts	$42.00
Reconciliation and research (per hour)		$25.00
Stop Payment Paid	***Secure Checking***	$36.00
	All Other Checking Accounts	$38.00
Stop Payment Returned	***Secure Checking***	$36.00
	All Other Checking Accounts	$36.00

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Fee schedule continued:

Sweep fee	$7.50
Telephone transfer	$5.00
Money Orders	$2.00
Reissue ATM/Debit Card	$2.00

ATM Fees:

1st National Bank	No Charge
STAR ATM	$1.00
Other ATM	$3.00

*This fee may apply even when the bank pays an item drawn against insufficient funds, whether created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdrafts include accounts overdrawn and charges presented against uncollected funds. Fees for overdrafts will be charged per item or represented item and will be limited to five items each business day.

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Deposit Accounts Features

Account Type	Do I Earn Interest?	What is my monthly fee?	How many withdrawals may I make with no service fee?
Secure Checking	Yes	$6.95	Unlimited
1st Checking	Yes[1]	$5.00[4]	Unlimited
Simple Checking	No	None[5]	Unlimited
Student Checking	No	None	Unlimited
Senior Checking	Yes[1]	$5.00[4]	Unlimited
Health Savings Account	Yes	None	Unlimited
Savings Account	Yes	$1 per Month[4]	5 each month $2 per withdrawal thereafter[2]
Money Market	Yes	$12[3]	2 each month $2 per withdrawal thereafter[2]

1. Must maintain an average minimum balance of at least $1,000.
2. Electronic transactions are limited to 6 per month.
3. Monthly fee asses if balance falls below $2,500.
4. Minimum balance of $500 to avoid monthly fee.
5. E-statements only

The average balance is calculated by adding the principal balance in your account for each day of the period and dividing that figure by the number of days in the period.

Business Deposit Accounts Features

Account Type	Monthly Fee	Per Item Charge
Simple Business Checking	$5.00*	100 No Charge $.20 per item after
Business Interest Checking	$15.00	200 No Charge $.20 per item after
Business Checking	$15.00	200 No Charge $.20 per item after
Non-Profit	$5.00	200 No Charge $.20 per item after

*Minimum balance of $500.00 to avoid monthly fee. E-statements only.