THE FIRST NATIONAL BANK OF DENNISON

Dennison (740) 922-2532 ~ Dover (330) 364-8671 ~ Gnadenhutten (740) 254-4321
New Philadelphia "Southside" (330) 339-1150 & "Schoenbrunn" (330) 339-3789
Website: *www.fnbdennison.com*

TO OUR LOYAL CUSTOMERS:

A common question that I've been asked over the last three years or so is, "How's the Bank doing in this recession?" My standard answer is "OK." Frankly, it is satisfactory given all the challenges we face. The Bank is well capitalized and profitable and we have used the last three years to build our loan loss reserves in this time of uncertainty.

We continue to be on the Bauer Five-Star list, a prestigious list that we've now been on without interruption for 17 years. As well, the First National Bank of Dennison was recently named one of the top 200 Community Banks in America in the June, 2010 edition of US Banker Magazine. We came in at number 137, based on average Return On Equity over the last three years.

While we are quite proud of these accomplishments and thank each of you for your support in attaining them, the Bank faces many obstacles in a recession-------especially one as severe as the one we're in. I know the experts claim the recession has ended, but is anyone feeling like it has ended?

Your Bank didn't make subprime mortgage loans, but we are still feeling the pain along with the rest of our Nation. As real estate values fall and good borrowers find themselves out of work and unable to service their debt, the Bank must make some very difficult decisions. This is an especially trying time since we are a community bank and we know you and your family personally. If you are experiencing problems in repaying your loan to us, please contact the Bank or your loan officer promptly so a solution can be worked out. Don't wait until it's too late!

Blair Hillyer, President

2010 – 2011 Christmas Club

The holidays are stressful enough without having to worry about money. That's why we offer the Christmas Club account. It allows you to save money all year round, so that when that special season arrives, you're prepared!

$ 100 Club	$ 2 a week for 49 wks.
$ 250 Club	$ 5 a week for 49 wks.
$ 500 Club	$10 a week for 49 wks.
$1000 Club	$20 a week for 49 wks.
$2000 Club	$40 a week for 49 wks.

Christmas Clubs must be opened by Feb. 1st, 2011 to receive the 50th payment.

Fall

Fall is a great time to examine your roof, siding, and insulation to see if they are ready to perform this winter. If you are ready to save money on your heating bills, we offer **Home-Equity Loans** to help finance those home improvements. First National's **Home-Equity loan** is ideal for financing everything from minor repairs to major renovations, and you only use it when you need it because it uses the equity you've built in you home.
For additional information call one of our loan officers today.

The First National Bank of Dennison
"Dover Office" Celebrating 25 Years in December

December 16th, 1985
The First National Bank of Dennison expanded its presence in Tuscarawas County by constructing its office at 824 Boulevard, Dover.

824 Boulevard
Dover, Ohio 44622
(330) 364-8671

In celebrating the 25th Anniversary we invite everyone to stop by the week of December 13th through the 18th for refreshments.

The First National Bank of Dennison employees attended the following golf outings..

2010 Twin City Chamber of Commerce

Taylor Wright ~ Kim Castello-Watson ~ Rob Murry

2010 Hospice Golf Outing

Dr. Greg Andrews, Rob Murry, Blair Hillyer, Monte Ball

2010
Twin City Hospital Employee Golf Outing

Rob Murry – Kim Castello Watson – Taylor Wright

We offer Car Loans that will give you

Something to Smile about!

Stop in and see one of our loan officers today!

Deb Lukens Robert Michels Steve Coutts Linda Egler Angel Hackney Carol Dawson Brain Williams Bob Wolf

Calendar Events

November 6
Tuscarawas County Even Start Read-A-Thon
New Towne Mall, New Philadelphia

November 13-21
Warther Christmas Tree Festival benefiting the Union Hospital Auxiliary
Warther Carvings, Dover

November 13
Share-A-Christmas Holiday Hoopla
Tuscora Park Pavilion, New Philadelphia
Hours: 10am-4pm | Admission: Free
For more information call: (330) 878-6030

November 27
Santa's Very Merry Christmas Breakfast
Tuscora Park Pavilion, New Philadelphia
Hours: 10am | Admission: $8 per person
For more information, contact: (330) 364-5111

December 3rd
New Philadelphia "Christmas Parade"
Line-up at 3:30 – 5:30 at Tuscora Park
Parade at 6pm

December 4th
Twin City "Christmas Parade"
Uhrichsville to Dennison
Hours: Line-up at 8:30 at Claymont Jr. High, Parade at 10am

December 4th
Dover "Christmas Parade"
Line-up at 3pm at Crater Stadium, Parade at 5:30pm

December 10 – 12
Polar Express Train Rides
Dennison Railroad Depot
Hours: Trains Depart Friday at 6pm & 8pm, Saturday-Sunday 2pm, 4pm, 6pm & 8pm
Admission: First Class Tickets $50, Coach $35 (Children Under 1 - Free)
(740) 922-6776