

The First National Bank of Dennison

April 2011

Be Smart About “Credit”

***C**arrying a balance costs money. If you pay off your credit bill each month, it's like a free and instant loan.

***R**ecords follow you everywhere; pay your bills on time to keep your credit report clean.

***E**rrors occur, so check your credit report annually to make sure it's accurate.

***D**oing a budget discourages overspending and helps you save.

***I**nformation is power; keep yours secure.

***T**alk with us; in case of any problem, it's the first step toward resolution.

Promotion of Four Banking Officers

The Board of Directors of The First National Bank of Dennison is pleased to announce the promotion of four banking officers.



Kim Castello-Watson has been promoted to the position of Vice President. Kim has been with First National for 21 years and is a Consumer Mortgage Lender at the Dover office.



Bob Wolf has been promoted to the position of Vice President. Bob has been with First National for 7 years and is a Commercial-Agriculture Lender at the Dover Office.



Polly Clark has been promoted to the position of Assistant Vice President - Data Services. Polly has been with First National for 20 years and is head of the Technology and Data Services operations for all 5 locations.



Brian Williams has been promoted to the position of Loan Officer. Brian has been with The First National Bank of Dennison for 2 years at the Dover Office.

President Blair Hillyer commented, “These employees have demonstrated leadership in mortgage, commercial, data and retail lending areas of our Bank. We are extremely pleased to have them at The First National Bank of Dennison.



First National Awarded 5-Star Superior Rating

The First National Bank of Dennison has earned 5-Star Superior Rating by the BauerFinancial.

First National has achieved this recognition for 72 consecutive quarters. This puts us in the 90th Percentile. Fewer than 10% of

the nation's banks can claim this distinction.

For additional information regarding BauerFinancial go to <http://www.BauerFinancial.com>.



Robert “Bob” Michels Receives 2010 Hall of Fame Award

Robert “Bob” Michels, Loan Officer at First National Bank of Dennison, recently received the Tuscarawas County Chamber of Commerce 2010 Hall of Fame Award.

Presenter Blair Hillyer remarked on Michels’ “long and consistent track record of leadership and community service, contributing greatly to improving the lives of the citizens of the Twin Cities and surrounding area. Mr. Michels

has been involved with some of these organizations for so long that we tend to forget he either founded them or was around in their infancy.”

Mr. Michels has been with First National Bank of Dennison for 22 years after serving as an Uhrichsville police officer for 9 years. He brought the Drug Abuse Resistance Education program to the Twin Cities, and Claymont’s DARE award is named for him.

Michels is a three-time president of Dennison Rotary Club; a charter member of the board of trustees of Dennison Railroad Depot Museum; board member for Immaculate Conception Church and its school; and is involved in Memorial Day services.




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- *Variable Rate Loans
- *Agriculture Loans
- *Automobiles Loans

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Reach for the DREAM...

You can reach your American dream of owning your own home by getting a home mortgage from us. With rates at all-time lows, now is the time to come see us and find out what works for you. You might find yourself in your own home sooner than you dreamed!

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