The First National Bank of Dennison

February 2010

We have our roots where others have their branches.

The Community Advantage

Prompt Decisions - With our community bank you get quick answers. We make decisions locally. We make every effort to serve you promptly and courteously, with no "out of town" delays.

Personal Service – A community bank will provide you with the highest degree of personal service and will manage your money prudently.

Local Commitment – The money you save with us stays here to help finance local homes and businesses.

Continuity – Stability and consistency are the cornerstones of community banks. We're here for the long haul. The person you talk with today will be here to serve you tomorrow.

Understanding Your Financial Problems – Banking with us is doing business with people you know and who also know you. Whether you are an individual customer, a small business or professional firm our goal is to put you first.

Times are Tough

We have all heard that phrase many times this past year. My new saying and goal is:

Worry about the return **of** your retirement investment not so much as the return **on** your retirement investment.

First National Bank of Dennison can help you with that. Your IRA investments are Federally Insured up to $250,000 by FDIC and we provide a safe haven with First National's 5 Star Superior Rating from BauerFinancial.

Lona Recchiuti
IRA Specialist
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(740) 922-2532

Calendar of Events
February

February 7
"The Creation"
Tuscarawas Philharmonic
Performance @ 7:30 pm
(330) 364-1843

February 13
"A Night in New Orleans"
Benefit for Eastern Ohio
AED Initiative
Union Country Club, Dover
(330) 343-8633

February 19-28
"Rodgers & Hammerstein's Cinderella"
Little Theatre of Tusc. County
Contact (330) 343-4012

February 20
Tuscarawas County Chamber
"Casino Night"
Union Country Club, Dover
Reservations required –
(330) 343-4474

February 23
"Irish Heritage Celebration"
Kent State Tuscarawas
Founders Hall Auditorium
New Philadelphia
(330) 339-3391

February 27
Hospice Rigatoni Dinner
Tuscarawas Central Catholic H.S
Tickets available at Hospice Office
and Hospice Browse & Buy

February 27
Historic Schoenbrunn Village
"Lantern Light Dinner"
McDonald/Marlite Center
(330) 339-3636

FNB Inc., Appoints New Director

FNB, Inc., parent company of The First National Bank of Dennison and TuscValley Financial, Inc. in New Philadelphia, announced January 28, 2010 that Douglas Peterman, Sr. has been elected to the Board of Directors of FNB, Inc., and The First National Bank of Dennison. Peterman replaces Jack Nemetz of Dover, who retired from the Board on December 31, 2009, after 14 years of service.

Mr. Peterman is the owner of Peterman Plumbing and Heating, Inc., located at 525 W. 15th Street, Dover, Ohio. He assumed ownership of the business from his father Paul in July, 1974.

Blair Hillyer, Chairman and President of FNB, Inc. commented "We are very excited to have Doug join our Board of Directors for both the holding company and the bank. He is a well known businessman in our County and his knowledge and insight will be beneficial to us as we battle through some of the challenges ahead."

Welcome New Employee

Please welcome Tami Streb to the First National Bank of Dennison.
Tami started at the Dennison office of First National in August 2009 and is First National's Administrative Assistant.

Welcome Tami!

Take Advantage of the Credit You've Earned

"Your Home Equity"

***Finance Convenience**

A revolving line of credit secured by the equity you have in your home allows you to use your funds whenever you need them.

Once the application is approved and your credit limit determined, you can conveniently access your loan account as many times as you like.

***Financial Freedom**

You decide how much of your credit limit you want to use and what you'll do with the money you borrow.

***Financial Flexibility**

Use your credit resources for:

-Home improvements

-Bill consolidation

-School tuition

-Vacation

Take Advantage of Your Credit Today!

Click on our FNB website link for "Home Equity" and print out the application and return it to one of our five locations.

Keeping Your Belongings Safe

When it comes to protecting your valuables, The First National of Dennison makes it easy and inexpensive.

- Small and large boxes are available to store your important papers ex: will, birth certificates, insurance policies, car titles, etc...
- Prices range from $15 to $55 plus tax, paid annually.
- Boxes are located in the banks vault at each of our five offices.

The contents of your safe deposit box are not protected against loss by the Bank, and you may wish to secure your own insurance for protection against loss with an insurance company of your own choice.

You should keep a complete list and description of all your property stored in your safe deposit box and any available proof of ownership.

FDIC

EQUAL HOUSING OPPORTUNITY