



Consumers National Bank
INDEPENDENT COMMUNITY BANKING
FOR IMMEDIATE RELEASE
April 8, 2010

Contact: Steve Badman
Tel. 330-868-9022
sbadman@consumersbank.com

Nation's Community Banks Key to Small Business Lending *ICBA and Consumers National Bank Recognize Community Banking Month*

Washington, D.C. (April 8, 2010)—As the Independent Community Bankers of America and Consumers National Bank recognize April as ICBA Community Banking Month, our nation's nearly 8,000 community banks continue to play a key role in supporting small business lending in cities and towns throughout America.

“In today's challenging economic environment, small businesses need even greater access to credit, and community banks nationwide are stepping up to the challenge,” said Jim MacPhee, ICBA chairman and CEO of Kalamazoo County State Bank in Schoolcraft, Mich. “Small business lending has always been a cornerstone of community banking, and ICBA Community Banking Month gives community banks across the country an opportunity to recognize their small business customers and the important role that they play in supporting local job creation and a healthy local economy.”

Community banks provide a substantial number of small business loans across the country, including Small Business Administration (SBA) loans. Community banks nationwide continue to serve small businesses with conventional and SBA loans. For their size, community banks are prolific small business lenders, providing more than half of small business loans of \$100,000 and under and nearly one-third of small business loans under \$1 million.

“At Consumers National Bank, we know our small business customers and work to ensure their sustainability not only in the present economic climate but for generations to come,” said Ralph J. Lober, II, President and CEO. “We demonstrate our commitment to helping local small businesses thrive through our small business lending programs.”

Each year, thousands of community banks recognize ICBA Community Banking Month in a variety of ways. Whether they host special events with local charities, promote economic-development initiatives or offer programs to boost financial literacy, community banks continue to enrich their communities and the lives of their customers.

For more information about ICBA and ICBA Community Banking Month, visit www.icba.org. To learn more about what your community bank can do for small business, visit any one of the 10 Consumers National Bank offices in Carroll, Columbiana, and Stark counties.

About ICBA

The Independent Community Bankers of America, the nation's voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit www.icba.org.

About Consumers National Bank

Consumers National Bank is an independent community bank that provides a comprehensive line of banking and other investment services to business and personal customers through its main office in Minerva, and branches in Alliance, Carrollton,

East Canton, Hanoverton, Lisbon, Louisville, Malvern, Salem, and Waynesburg, Ohio. More information about Consumers National Bank can be accessed online at www.ConsumersBank.com. Member FDIC.

###