



Consumers National Bank
INDEPENDENT COMMUNITY BANKING

FOR IMMEDIATE RELEASE

December 5, 2011

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

Consumers National Bank Announces Workforce Loan Program

Minerva, Ohio – Consumers National Bank (OTCBB:CBKM) announced today that it is offering an innovative Workforce Loan Program to generate growth and hiring among small businesses. The program provides interest rate incentives on commercial loans that generate new jobs.



“Our Workforce Loan Program is designed to achieve several goals,” said Ralph Lober, II, President and CEO of Consumers National Bank. “First, we want to help small businesses in our markets grow; second, we want to support hiring by reducing loan rates for businesses that create jobs; third, we want to make business owners aware that Consumers National Bank is the bank for small business. Small businesses generally lead the way in employment growth during economic recoveries. We believe that this program will energize this vital component of the recovery,” said Lober.

“I am optimistic about our local economy and I believe that more businesses can grow if we reduce their cost to borrow. This investment in small business and job creation emphasizes our commitment to the communities we serve. Consumers is dedicated to their success,” said Lober.

The Workforce Loan Program gives borrowers a 2.00 percent interest rate reduction on Consumers’ average market loan rates per \$100,000 borrowed for each new employee hired as a result of the investment. For instance, when a company borrows \$150,000 and hires one new employee, Consumers will reduce the loan rate by 2.00 percent on the first \$100,000 of the loan. For a company borrowing \$200,000 or more and hiring two new employees, Consumers will reduce the loan rate by 2.00 percent on the first \$200,000. Borrowers may get credit for up to five new employees.

The interest rate reduction stays in effect for five years on equipment loans and up to seven years for owner-occupied commercial real estate loans. There are some restrictions on the type of businesses that are eligible, and other requirements and normal credit standards apply to Workforce Loans.

“The Workforce Loan Program is very flexible and can be used in collaboration with some other federal and state loan programs, such as the Small Business Administration (SBA). Consumers is both a Preferred SBA Lender and an SBA Express Lender,” said Lober.

Consumers National Bank was established by local business men in Minerva, Ohio, in 1965. Since that time, the bank has expanded beyond Stark to Carroll, Columbiana and contiguous counties taking its philosophy of community banking and knowledgeable, personalized service to these markets. The bank, now at \$300 million in assets is the largest community bank in Stark County and holds a four-star (excellent) Bauer Financial bank rating. Consumers is an Equal Housing Lender.

###

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