

## **Consumers Bancorp, Inc. Announces Quarterly Dividend**

Minerva, Ohio—The Board of Directors of Consumers Bancorp, Inc. (OTCBB:CBKM), the holding company for Consumers National Bank, declared a quarterly dividend on the outstanding shares of the corporation's common stock, in the amount of \$0.12 per share on November 14, 2012. The dividend is payable December 12, 2012, to stockholders of record at the close of business on November 26, 2012.

This represents an increase of \$0.01, or 9 percent, from the second quarter of the previous fiscal year's cash dividend of \$0.11 per common share.

Anyone interested in purchasing Consumers Bancorp stock may contact Shareholder Relations at 330-868-9034 or visit the website at [www.ConsumerBancorp.com](http://www.ConsumerBancorp.com) to obtain a list of market makers for the stock.

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The information contained in this press release contains "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. These forward-looking statements may involve risks and uncertainties that are difficult to predict, may be beyond Consumers' control and could cause actual results to differ materially from those described in such statements. Although Consumers believes that the expectations reflected in such forward-looking statements are reasonable, Consumers can give no assurance that such expectations will prove to be correct. The forward-looking statements included in this discussion speak only as of the date they are made, and, except as required by law, Consumers undertakes no obligation to update these forward-looking statements to reflect subsequent events or circumstances. Important factors that could cause actual results to differ materially from those suggested by these forward-looking statements and that could adversely affect Consumers' performance include, but are not limited to: regional and national economic conditions becoming less favorable than expected resulting in, among other things, a deterioration in credit quality of assets, changes in levels of market interest rates which could reduce anticipated or actual margins, credit risks of lending activities, the nature, extent and timing of governmental actions and reforms, competitive pressures on product pricing and services and changes in technology.