

**CONSUMERS NATIONAL BANK RECEIVES 5 STAR-RATING
FROM BAUERFINANCIAL, INC.**

Minerva, Ohio – Consumers National Bank announced today that it has received a 5 star-rating from BauerFinancial, Inc., the strongest rating given by the independent rating company.

“Achieving a 5 star-rating from BauerFinancial provides independent confirmation of Consumers National Bank’s safety and soundness,” said Ralph J. Lober, II, the bank’s President and CEO. “We are pleased to be included on the list of the nation’s most highly rated financial institutions,” said Lober.

BauerFinancial, Inc. has been analyzing and reporting on the financial condition of the nation’s banking industry since 1983. BauerFinancial has earned the reputation of “the nation’s bank rating service.” Over the years, federal and state regulators have referred thousands of inquirers to Bauer.

Using detailed financial reports banks are required to file with the federal regulators, BauerFinancial provides a thorough analysis and compares with historical data for consistency. Upon completion of the analysis, a star-rating is assigned based on a scale of zero to five stars with five stars being the strongest. No institution pays for its rating, nor can they avoid a rating.

###