



**Consumers National Bank**  
INDEPENDENT COMMUNITY BANKING  
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## **Minerva Banker Meets With Legislators In Washington**

Minerva, Ohio—Ralph J. Lober, II, president and CEO of Consumers National Bank recently returned from Washington, D.C. where he met with legislators and regulators to discuss the impact that recent banking proposals have made on Ohio communities.

Lober was one of 10 Ohio bankers who visited Washington to voice the concerns of the financial services industry on behalf of the Community Bankers Association of Ohio. The contingent of Ohio bankers met with members of the Ohio congressional delegation to express their opinions on the condition of community banking and its role in the economic recovery plan. In addition, the Ohio bankers attended meetings with government regulators to discuss a variety of issues important to the success of independent banking.

“This visit gave me a good opportunity to provide our community’s prospective on the major banking issues being discussed in Washington,” said Lober. “While legislators and regulators work to craft a variety of stimulus and bailout packages, it is important to remind them that community banks did not cause the economic meltdown and that they continue to provide financing to credit worth individuals and businesses. We explained the impact proposed legislation would have on the segment of the industry that is still functioning. The meeting also provided valuable information that I can take back to our bank and my peers in the industry.”

More than 1,500 bankers visit Washington annually as part of the Washington Visit Program. The state bankers associations, in conjunction with the ABA, schedule briefings with the federal financial services regulatory agencies and visit the state’s congressional delegation to educate them on issues before Congress, which will affect the banking industry.

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