

Consumers National Bank Completes Conversion To MasterCard EMV Debit Card

Minerva, OH—Consumers National Bank announced today that it has converted its personal, business, and Health Savings Account (HSA) debit card portfolios from VISA to MasterCard® EMV debit cards. The new MasterCard EMV debit card provides several new benefits to cardholders as well as enhanced fraud security through the EMV chip technology.

“In order to provide the best customer experience and transaction security possible, Consumers National Bank has chosen to switch to the MasterCard EMV debit card,” said Ralph J. Lober, II, President and CEO of Consumers National Bank.

“MasterCard debit cards provide our customers with unsurpassed acceptance at millions of locations worldwide. With the addition of the EMV chip, Consumers Bank debit cards now carry state-of-the-art fraud technology that enhance the safety and security of the cards” said Lober.

In addition to enhanced security, the new MasterCard EMV debit card adds several new shopping benefits to Consumers Bank customers, including:

- **Extended Warranty Insurance**, which doubles the time period and duplicates the coverage of the original manufacturer’s or U.S. store brand warranty for up to one year.
- **Price Protection**, if a customer finds a lower price within 60 days of purchase, Price Protection will refund the difference.
- **Satisfaction Guarantee**, provides up to \$250 if customer becomes dissatisfied with purchase within 60 days of purchase and merchant will not accept return.

“In addition to making purchases wherever MasterCard is accepted, our customers will continue to have access to cash at thousands of surcharge-free MoneyPass® ATMs across the country with their new MasterCard EMV debit cards,” said Lober.

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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, Canton, Carrollton, East Canton, Hanoverton, Hartville, Lisbon, Louisville, Malvern, Salem, Waynesburg, and Business Lending offices in Stow and Wooster, Ohio. More information about Consumers National Bank can be accessed online at www.ConsumersBank.com. Member FDIC. Equal Housing Lender.