



Consumers National Bank
INDEPENDENT COMMUNITY BANKING

FOR IMMEDIATE RELEASE

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

Consumers National Bank Holds Free Estate Planning Seminar For Women

Alliance, Ohio – More than two dozen women attended a free *Estate Planning Seminar for Women* held by Consumers National Bank on Thursday evening, June 9 at the Alliance Country Club. Attendees heard about a variety of estate planning topics from Kathleen Allmon Stoneman, Esq., in private practice in Carrollton, and Robert Fenn, Public Affairs Specialist at the Social Security Administration.

Denise Sutton Downard, Financial Advisor with Consumers National Bank, introduced the speakers at 7 pm. and said that the free seminar is the third in a series of seminars that were developed specifically to address the financial interests of women. "I have met many women in my career who asked me lots of basic questions about their retirement, Social Security benefits, wills, and estate taxes. As part of Consumers National Bank's commitment to the community, we developed a series of seminars that are free and open to the public to address these issues," said Downard. Consumers invites knowledgeable professionals from law firms, accounting firms, and state and federal agencies to share their knowledge and answer the questions women have about these important topics.

Attorney Kathleen Allmon Stoneman spoke about a range of estate planning subjects including the differences between a durable financial power of attorney and a durable healthcare power of attorney. She also gave the audience an overview of the different types of trusts and methods of avoiding probate to reduce taxes on estates.

Public Affairs Specialist Robert Fenn provided a wealth of information about Social Security benefits, including when and how to apply for benefits, how to calculate future benefits, spousal benefits, and how to maximize one's benefit. Fenn also discussed Medicare coverage and answered many questions about the differences between Social Security and Medicare.

Estate Planning for Women is the third in a series of free financial planning seminars sponsored by Consumers National Bank. The first seminar *Investing for Women I* Financial Planning I covered monthly budgets, emergency funds, stocks, bonds and mutual funds. *Investing for Women II*, covered life insurance, annuities, risk vs. reward, and determining "what is right for you."

Women interested in attending the next free seminar in the series should contact Denise Sutton Downard at 330-868-9047 or ddownard@consumersbank.com.

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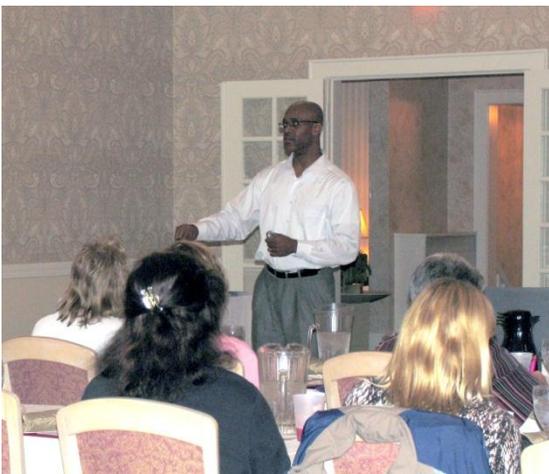
Consumers National Bank is an independent community bank that provides a comprehensive line of banking and other investment services to business and personal customers through its main office in Minerva, and branches in Alliance, Carrollton, East Canton, Hanoverton, Hartville, Lisbon, Louisville, Malvern, Salem, and Waynesburg, Ohio. More information about Consumers National Bank can be accessed online at www.ConsumersBank.com. Member FDIC.



Denise Sutton Downard, Financial Advisor with Consumers National Bank, introduced the speakers at the **Estate Planning for Women** seminar at the Alliance Country Club.



Attorney Kathleen Allmon Stoneman, Esq., in private practice in Carrollton, spoke about a range of estate planning subjects at Consumers National Bank's **Estate Planning for Women** seminar at the Alliance Country Club.



Robert Fenn, Public Affairs Specialist at the Social Security Administration, provided a wealth of information about Social Security benefits and Medicare at Consumers National Bank's **Estate Planning for Women** seminar at the Alliance Country Club.