

October 18, 2013

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Dear National Bank of Ohio Customer,

We're pleased to inform you that, pending regulatory approval and a shareholder vote, the National Bank of Ohio (NBOH) will become a part of Croghan Colonial Bank. Assuming the receipt of these approvals, this bank transition is scheduled to take place in December, 2013.

Croghan Colonial Bank recently celebrated 125 years of service as a community bank. Our vision is to be the best community bank by providing our customers exceptional financial services, our shareholders a return on their investment and our employees a rewarding place to work. Currently we have local offices in Fremont, Bellevue, Clyde, Custar, Green Springs, Monroeville, Norwalk, Port Clinton and Tiffin. We encourage you to check us out online at www.croghan.com.

## There's more to come...

We've enclosed an information sheet regarding how this transition may affect your account(s). You can expect to hear from us again in the coming weeks with specific information regarding this bank transition. It is our goal to make this experience as smooth and positive as possible for you! If you have any questions, please feel welcome to call us at 1-888-276-4426, we'll be happy to help.

Sincerely,

Rick M. Robertson Croghan Colonial Bank

President/CEO

Enclosure



Here are a few details regarding how the upcoming transition from National Bank of Ohio (NBOH) to Croghan Colonial Bank may affect your account(s).

- Can I continue to use my NBOH checks after the transition? Yes. Since your checking account number will remain the same, you can continue to access your account with your existing NBOH checks. The first time you re-order you'll receive Croghan Colonial Bank checks with the new transit/routing number.
- Will I get a new Debit and/or ATM Card? Yes, if you have an existing Debit and/or ATM Card with NBOH, Croghan Colonial Bank will be sending you a new card(s).
- What will happen to my direct deposits and automatic payments? Direct deposits and automatic payments are expected to continue as scheduled. Although we anticipate no interruption of these services, we suggest you contact any company with which you currently maintain a direct deposit or automatic payment (i.e. Social Security office, utility providers, etc.). Inform the company of your new transit/routing number listed below:

Croghan Colonial Bank Transit/Routing Number – 041202744 323 Croghan Street Fremont, OH 43420

I have Online Banking with NBOH, will that continue? Yes, if you currently have Online Banking you will continue to have that service with Croghan Colonial Bank.

- I have Bill Pay with NBOH, will that continue? Your Bill Pay service will continue. Your payees and payment history will automatically convert to Croghan Colonial Bank, to make for a smooth transition.
- Enjoy the convenience of Telephone Banking (Telebanc). All NBOH customers currently using Online Banking will be automatically enrolled in Telebanc. With this free service, you'll be able to access your account(s) with a simple phone call. After transition all customers will have the option to enroll in this service.
- Croghan Colonial Bank has a Wealth
  Management Division, what does that mean
  for me? Our Wealth Management Division has
  an array of trust and investment options available
  for you. A trusted representative can meet with
  you locally and will get to know you on a personal
  level. Here are some of the products and services:
  - 401(k) Plans/Retirement Plans
  - Agent for the Trustee
  - Estate Planning
  - Financial Planning
  - Investment Management
- IRAs
- Non-Profit Asset Management
- Retirement Planning
- Trust & Estate Administration
- Remember, there is more to come. We were eager to get you some basic details regarding your account(s) that will be converting to Croghan Colonial Bank. You'll be receiving more specific account information in the coming weeks.