



# BANKNOTES

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## Are You Receiving Our Marketing Emails?

Often, customers may not receive emails from CNB Marketing because the messages are filtered into their Spam folder. To ensure you aren't missing out on important information, including event invitations and bank closing notices, please be sure to add [cnbmarketing@firstmerchants.com](mailto:cnbmarketing@firstmerchants.com) to your address book and "Safe Sender List" through your email client.

### Questions or comments about *BankNotes*?

Contact Cameo Stewart at (614) 583-2166.

## JENN'S CORNER

# Become A Great Communicator

by Jennifer Griffith, Regional President



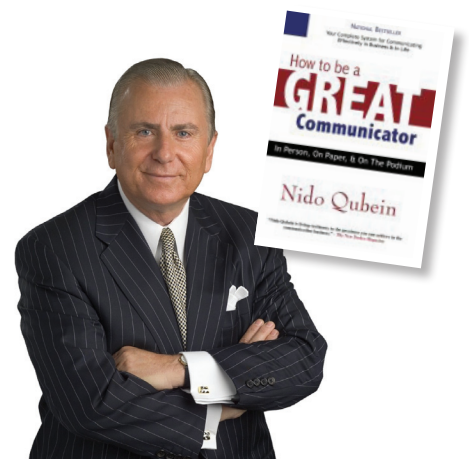
The common objective of all forms of communication is to connect with people. It is a function that can't be done by technology.

Who wants to be led by technology anyway? We are all great people looking to connect and do business with great people. Extraordinary communicators apply their skills to create the playing fields necessary that encourage human connections. Motivating an audience to buy from you, sell to you, invest in you or follow your lead is crucial to professional excellence.

Dr. Nido Qubein is an accomplished business man, educator, and professional speaker. He has authored two dozen books and CNBC aired his life story, titled "A Life of Success and Significance." He is the president of High Point University and the Chairman of Great Harvest Bread Company. He is also the keynote speaker at the Commerce National Bank Customer Biennial Spring Seminar and Network Fair to be held in May at The Fawcett Center.

As a teenager, Nido came to the United States with very little knowledge of English and \$50 in his pocket. He knew that in order to be independently successful, he had to become a master communicator. He knew that high-powered communicators must focus words the way laser beams focus light.

At Commerce National Bank, we are always looking for ways to add value to you and your business. Great service, loyal relationships and life-long education are the pillars of our brand promise to you. While previewing potential keynote speakers for our seminar, I was struck by Nido's personal story and success. His accreditation and review regarding the power of various effective communication techniques really hits home. Work place communication outlets continue to evolve: conference calls, formal letters, emails, company newsletters, social media, texting, annual reports, and the forever necessary face-to-face meetings. Each outlet is important in its own, unique way to help businesses grow and succeed. I'm certain that you'll not only be inspired by Nido's story, but motivated to invest in your own personal quest to be a great communicator. Please save the date, May 8th, and join us for an inspired afternoon. 🏦



## CONTACT INFO

You may call (614) 583-2200 and ask to be transferred to the appropriate individual.

Our Customer Service Center at 888-716-1514 is available extended hours:  
Monday–Friday 7:00am–7:00pm  
Saturday 9:00am–1:00pm

**Fax**  
614-583-2201

**ACH  
Business Online Banking  
Remote Deposit  
Business Solutions Group,**  
866-833-0050

**Account Inquiries & Research  
ATM & Debit Card  
Personal Online Banking  
Customer Service Center,**  
888-716-1514

**Courier Pickup**  
614-583-2150

**Credit Cards**  
Alicia Murphy  
Kelly Robinson

**Customer Suggestions**  
Cathy Dieckman

**Deposits, Loan Accounts,  
Inquiries, Stop Payments**  
Patty Davis  
Jan Patton  
Logan Boone

**Loan Payoff Requests**  
Sarah Kull  
Tina Smith

**Lockbox**  
614-583-2155

**Cash Management,  
Merchant Services**  
Jennifer Wehrly

**Security Concerns**  
David Benjamin

**Telephone Banking**  
614-583-2155

**Wires**  
Mindy Beck

**Wires Fax Line**  
614-583-2157

# Online Banking Tips

by Cathy Dieckman, Regional Chief Operating Officer

Online banking is a convenient and easy way to manage your accounts. We have a few tips to make your online banking experience even better. Setting up the Account Alerts function within online banking is a smart way to be proactive in managing your money.

The HOME tab that first displays when you login to Online Banking (OLB) provides two great options to customize your user experience: Alerts & Messages and Preferences.

The Alerts & Messages menu allows you to set up account Alerts that can be sent to external email or to your OLB inbox. The first step is to select Manage Delivery Options. From here click Add Delivery Options to add external email addresses for the delivery of alerts. From this menu select Manage Alerts. Here you will see the Alerts section and the Security Alerts section. You can create a new Alert by selecting

an alert type from the drop down menu. Check the Delivery Option boxes for where you want the alert emailed when it occurs. Click Submit and your alert is established. The Security Alerts section contains pre-defined alerts that are automatically established to deliver the alert to your OLB inbox. By clicking on the alert, you can also choose to have that Security Alert delivered to an external email address you established.

The second tab from the main HOME menu is Preferences. Preferences allow you to establish Nicknames for your accounts that override the bank established account description. Nicknames not only are useful when you have many accounts to view in OLB, but these nicknames are also used in our Mobile Banking App and Text Banking. To add Nicknames, choose Change Account Preferences from the Preferences tab. This section also allows you to change the number of days of account History that displays, up to 60 days in the past. 📅

## CNB Online Banking Home Tab Example

The screenshot displays the Commerce National Bank Online Banking Home Tab. At the top, there are navigation tabs: Home, Accounts, Payments, Transfers, and Services. Below these is a 'My Bank' section with a dropdown menu for Alerts & Messages, which includes options like Send Message, Message Center, Manage Alerts, Manage Reminders, and Manage Delivery Options. The main content area shows an 'Account Balance' table for checking accounts. An 'Info Center' sidebar is highlighted with a yellow box, containing links for View Alerts, View Messages, and View Reminders.

Account Name	Account Number	Available Balance	As Of	Current Balance
PAY DAY PLUS DD1US	7804	\$670.32	02/04/2011 10:22	\$670.32
PERSONAL FREE CHECKING DD1GS	7801	\$53,243.95	02/04/2011 10:42	\$51,743.95
PREFERRED CHECKING DD1EI	7805	\$9,130.04	02/04/2011 10:37	\$7,630.04

## Commerce National Bank participates in the Mid-Ohio Foodbank's Double Your Donation Day Telethon



From Left: Cathy Dieckman, Jennifer Griffith and Lynn Luciano

On December 19, the Mid-Ohio Foodbank held a Double Your Donation Day telethon at the WCMH-4 studios. Ten of our CNB employees answered phones for a three-hour period and a few of them were even on live TV!

Commerce has held an annual Operation Feed campaign for the last several years, but this is the first year our employees had the opportunity to help with Double Your Donation Day. It was exciting for our employees to be in the WCMH-4 studios during the telethon, especially when they got to rub elbows with some local news celebrities.

Employees participating in the event were: Barb Atherton, Dave Benjamin, Cathy Dieckman, Todd Fulton, Jessica Gliha, Jennifer Griffith, Lynn Luciano, Joe Sauline, Zo Sellers and Tina Smith.

Mid-Ohio Foodbank distributed 48.6 million pounds of food and groceries to its neighbors in need during the 2013 fiscal year. This marked the largest distribution in its history and allowed them enough food for over 107,000 meals every day. They are on target to distribute over 50 million pounds of food in the 2014 calendar year. 🏠

### NEW TO CNB

## Did You Know? CNB Offers Mortgage Lending!

by Greg Valentino, Mortgage Sales Manager, NMLS UI#743164



**M**y name is Greg Valentino and I recently joined Commerce National Bank as the Mortgage Sales Manager for the Columbus market. I have been in the banking

industry for more than 12 years. My background includes time with BR Mortgage and JPMorgan Chase, where I had success as a loan officer and enjoyed working in the areas of mortgage sales and origination and business banking. In October of this year, I was given the opportunity to join the Commerce team and eagerly accepted the position. I am very excited to become a member of the CNB family. With my years of experience in the home lending field, I hope to make Commerce one of the top mortgage originating banks in the area.

I am a Columbus native and a graduate of Bishop Watterson High School and the Ohio State

University. I live in Powell with my wife Jodie and our two children; Rocky, 4 and Gabriella, 6. Jodie is also a graduate of the Ohio State University and works as a veterinarian at the Worthington Animal Hospital.

In my new position at Commerce, my top priority is to take care of our customers, their employees, and families. My goal is to make sure that all are aware of the mortgage products and top level service we offer. Our offerings consist of all of the standard and conventional products and programs, including Fannie, Freddie, FHA, and VA, and a full array of portfolio and construction options. The portfolio products are more important than ever as the guidelines for conventional lending continue to become more stringent. Commerce National Bank is an equal housing lender.

At Commerce, we have the ability to offer portfolio products that provide flexibility that is not widely offered elsewhere. We are committed

to doing a weekly market analysis in order to confirm our rates are competitive.

As many of you know, the industry of home lending is ever changing. Commerce has given us the ability to change and adapt in a very competitive market. With our products and our customer service, I have confidence we can become a community leader in home lending. I am currently in the process of developing a team of loan officers to help service the needs of our customers and continue to develop new and expand existing relationships within our community.

Again, I am very happy and excited to be part of the CNB family. If I can help you or your friends and family with any mortgage questions, please contact me at [gvalentino@firstmerchants.com](mailto:gvalentino@firstmerchants.com) or 614-583-2148. 🏠



# Peering into 2014

by Michael J. Hicks, PhD, Director, Center for Business and Economic Research, Ball State University



The early 2014 prognosis for the U.S. economy is more of the same old tepid growth which was the hallmark of 2013. My forecast for the U.S. in 2014 is real GDP growth

of roughly two percent over the year, which is better than what we have seen in any of the post-recession years. In this sense, the economy plods along, with GDP having fully returned to the pre-recession high in December 2010. Equity markets continue to do well, with stocks enjoying an especially robust year. Even the rapid growth in stock values following the Fed's easing announcement in December reflects confidence that there will be continued stimulus through much of 2014.

The housing market rebound which was so strong in the first half of 2013 has cooled significantly. As we go to press, the late 2013 figures show a five year low in existing home sales, a drop which reflects the rising mortgage interest rates. Still, if housing rebounds slightly in 2014, the growth in this market will do much to spur construction and ease the labor market weakness in that key jobs producing sector.

Continued challenges to labor markets plague the economy. Job growth in 2013 was insufficient to absorb the number of new workers who should have been entering the economy (about 140,000 per month). Moreover, the composition of employment is worrisome. Though the first half of 2013 saw job creation concentrated in part-time employment for workers who suffered slack business conditions or could only find part time work that eased a bit by year's end. Still, the plurality of new employment is in retail, food service, accommodations and business services. These jobs likely are more transient, pay less well and are less career oriented than in other sectors.

The collapse of the labor force from the beginning of the recession in December 2007



to today comprises a loss of employable adults of almost three percent. Though it has been rebounding slightly, it appears that we will just return to a labor force size equal to that of 2000 in early 2014. With population growth, including growth of working aged adults, this means that the labor force participation rate is back to levels not seen since the late 1970's. Much of the decline in the national unemployment rate is attributable to the loss of workers in the economy, not the growth of jobs.

The current economic recovery is four and one half years old, yet employment nationally is unlikely to return to 2007 levels in 2014. This places enormous pressure on public finances since many of those not working have moved to public assistance. The lower levels of employment also reduce tax revenues to local state and federal governments. Thus, a continued absence of labor market recoveries has broad effects on households, businesses and government.

A growing debate over the effect of the Stimulus Act of 2009 is also emerging. In addition to spending \$856 billion on a variety of projects, this legislation also loosened the eligibility requirements for many income support programs such as Medicaid, SNAP (food stamps), energy and telecommunications subsidies. The law also extended unemployment insurance payments.

Economist Casey Mulligan at the University of Chicago argues convincingly that these plans raise the marginal tax rates on work (counting the loss of benefits as a negative tax). He argues that this is a major contributor to the labor force declines from 2009 to the present.

The all-important January 1, 2014 implementation of the Affordable Care Act was deftly dodged by an administration unable to implement any of the major elements which required government action. As a consequence, the only elements fully implemented to date are the regulatory components of health care insurance provisions. The costs of these are borne heavily by households and businesses. As 2014 unfolds, insurance markets will recalibrate actuarial claims for individual and business plans. The influx of new households into individual plans and state exchanges are certain as we go to press, to increase rates. This will be difficult for the more than 5 million Americans expected to receive coverage under these plans. However, the looming implementation of the employer mandate charges businesses with difficult coverage decisions. At issue are the ACA plan requirements offering rates which may be unaffordable for small businesses. As this occurs, many households (more than 50 million by some estimates) will find themselves purchasing insurance on the state exchanges. This will be a politically difficult outcome, especially if those individual plan rates have been negatively influenced by over enrollment by high cost enrollees.

Finally, economic uncertainty remains high. A new data series which attempts to measure economic uncertainty using a number of different indicators illustrates the relatively high and persistent level of uncertainty, which has plagued the U.S. since the bubble burst so visibly in 2008. The only certain thing is that uncertainty will remain high and difficult to shed in 2014.

Dr. Hicks' views do not necessarily reflect the opinion of Commerce National Bank or First Merchants Corporation. 🏦

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for the



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A Division of First Merchants Bank, N.A.

The Bank for Business<sup>SM</sup>

# 2014 CNB ECONOMIC FORECAST

A Report on National, State and Local Economic Trends

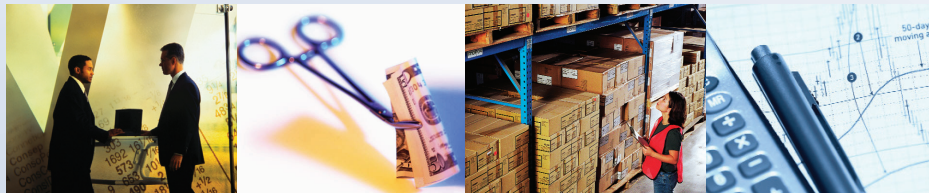
**January 22, 2014**

CNB is happy to introduce Michael J. Hicks, PhD, as he provides a forecast of national economic activity and economic growth in selected Midwest states, followed by a detailed forecast of Ohio and the Columbus Metropolitan Area's economy.

The focus of this year's analysis will be the persistent sluggishness of labor markets, the challenging decision of the Federal Reserve in 2014, and the uneven growth across sectors of the Ohio economy in 2014.



**Michael J. Hicks, PhD**  
Director, Center for Business  
and Economic Research  
Ball State University



**SIGN UP TODAY!**

**Breakfast & Networking**

8:00 a.m. - 8:30 a.m.

**Michael Hicks' Economic Forecast**

8:30 a.m. - 10:00 a.m.

**Ohio 4-H Center – OSU Campus**

2201 Fred Taylor Drive  
Columbus, Ohio 43210  
(Parking across the street)

To register, please go to  
[www.commercenationalbank.com](http://www.commercenationalbank.com)  
or call Cameo Stewart at (614) 583-2166.

*Speaker's viewpoints do not necessarily reflect the opinions of Commerce National Bank.*



# Put Rebalancing on Your To-Do List

by Jim Keene, Vice President, Personal Trust Officer



If you haven't already done so, now is the perfect time to review and rebalance your investment portfolio. Recent stock performance may have your portfolio's allocation out-of-whack from its intended targets. Periodic rebalancing is a discipline that helps produce successful investment results over time.

## Rebalancing: The "Why"

When you originally chose investments for your portfolio, you selected the mix of stocks, bonds and cash alternative investments that best represented your goals, the number of years you have to invest and the amount of risk you felt comfortable taking. Over time, market ups and downs can change the percentages you have invested in each asset class. Investments that are doing well may take up a greater portion of your portfolio, while investments that are doing

poorly may lose ground. When that happens, you may find you're exposed to more or less risk than you want or need to reach your goals. Rebalancing your portfolio can restore your asset allocation to the proportions you intended.

## Rebalancing: The "How"

A period of rising or falling stock prices can alter the composition of an investment portfolio. If market fluctuations have caused your portfolio to become either more aggressive or more conservative than you want, rebalancing, at least once a year can bring it back in line with your target allocation.

You can rebalance by allocating more of your new investment dollars to asset classes that are underperforming. Or, you can sell investments in the asset classes that are over weighted and buy additional investments in the asset classes that are currently lagging. Just be sure to consider the tax consequences before selling investments in a taxable account.

## Grit Your Teeth

It may seem counterintuitive to sell investments that are performing well. But the investment markets are constantly changing, and today's stellar performer could be tomorrow's loser, and vice versa. You chose your investment mix to reflect your goals, time frame and risk tolerance. Unless any of these have changed, sticking with your original asset allocation still may be the best way to reach your objectives.

Please feel free to contact Jim Keene at 765-962-7696 with any questions about investment management or estate planning. 🏠



## COMPUTER SECURITY

# 'Tis the Season for Family, Fun and Phishing!

by Clyde Hague, CISM, CISSP, Information Security Officer, First Merchants Bank

While phishing e-mails (or Spam) are being sent year round, the end of year holidays hold a special place in the hearts of spammers everywhere. What other time of the year has so many people so busy and at the same time willing to give. It's the perfect gift for the spammer needing to meet his quota of stolen identities. On top of that, we have the Typhoon in the Philippines and the Obamacare rollout, so you add to the holiday phishing other fake e-mails purporting to help those in need and help you get insured.

The trend in 2013 has been that about 70% of all e-mail is spam. The percentage will climb



through the holidays. There will be ample opportunities to trick people into clicking a link or providing confidential information.

I hope you enjoyed the holidays and time with your family. And don't worry about the phishing e-mails – just delete them.

If you have a desire to give to those who are less fortunate, don't click on a link in an unfamiliar, unexpected e-mail, but instead contact the person or charity organizations yourself to find out how to help. Ask around and you will find ways to help those in need where you live.

Have a happy, spam-free new year. 🏠

# Bringing Hope, Support and Smiles to Children and Families During the Holidays

Commerce National Bank began its relationship with The Sam Bish Foundation after hearing of the Bish family from our own Debbie Russ. The Bishes attend Debbie's church, and she shared Sam's story with us during his brave fight against Osteosarcoma. Sam lost his battle in 2010 at the age of ten.



Sam's spirit lives on through The Sam Bish Foundation, whose mission is to bring hope, support and smiles to children and families facing a pediatric cancer diagnosis.

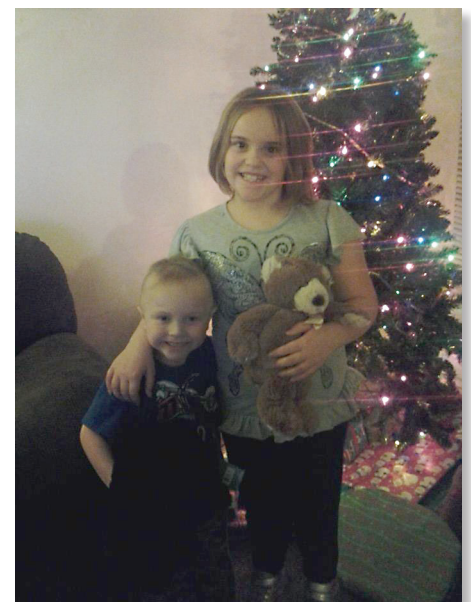
This holiday season, Commerce was asked by Sam's parents if we would adopt a family whose four-year-old son Kodie is battling Leukemia. Besides Kodie's parents, he has two older sisters; 9-year-old Stacy and 11-year-old Jamie. We began our mission by collecting gifts for the kids and gift cards for Mom and Dad. A week after we started our gift-collecting effort, we learned that Kodie's mother had lost her job. His dad stays home to care for him, and with his mother losing her job, they had no income. True to form, our employees stepped up and were able to provide three large boxes of gifts for Kodie and his sisters, as well as some small gifts for his parents. As if that wasn't enough, we were also able to give them \$500 in cash and over \$1,000 in gifts cards.

Debbie Russ, Barb Atherton and Zo Sellers planned to have lunch with Mike and Cindy Bish

the week before Christmas, in order for them to deliver our gifts to Kodie's family. Before leaving for lunch, Barb and Zo happened to be chatting with a customer and mentioned their plans. During lunch, Mike and Cindy told Debbie, Barb and Zo how they had been contacted to help another family. They weren't sure how much assistance they were going to be able to offer this close to Christmas. There must have been a bigger hand in this story, as the customer Barb and Zo were talking to before they left for lunch just happened to have handed them more cash. Not only were we able to help our adopted family, but the Bishes used the extra cash to help two more families.

We heard from Cindy Bish two days before Christmas and she shared, "This family was so blessed by the kindness of your bank. The kids were so excited and wanted to open one gift apiece early, which the parents let them do. I can't thank you and your bank enough for blessing this family this holiday season. We took the additional money that was donated and

divided it between two Foundation families. One of the families used that money to get the heater fixed in their car, as it was not working and they knew it needed fixed for winter." 🏠



*Kodie and his sister Stacy*

## Meeting Space Available!

Are you looking for extra meeting space for your next business gathering? CNB would like to help. Commerce National Bank has meeting space available for our clients to use at no cost. We offer various size rooms and seating capacity. Reservations

are restricted to normal business hours. If you are interested in getting more information or making a reservation, please contact Barb Atherton at (614) 583-2200. 🏠



# Commerce National Bank

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The Bank for Business™

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## LOOKING FORWARD

# Different Opinions Are Crucial For Better Solutions

by Martin Brady, Senior Vice President and Chief Sales Officer



As we finish up another year and start running towards 2014, I received a couple of great reminders that I thought I would share:

I was recently watching my favorite football team in a very exciting game. The game came down to the last play and the coach had a decision to make. I had been playing with this decision in my head for the last twenty minutes in case it came down to the final play. I knew what the “right” decision was and the coach agreed and called the play that I was thinking. It ended up not going my team’s way and there were a lot of questions regarding the coach’s decision.

Later on that evening, I was talking to my best friend who also cheered for the same team. I knew we would agree, we were cut from the same mold, and the decision was so obviously right. To my surprise, my friend thought the coach made the worst decision of all time. I was shocked that we did not see things the same way. I found myself trying to see it more from his view. Would I do this if we were not friends – I would like to think yes, but I realized not always. It reminded me of the importance of different opinions and beliefs. I tell my children all the time – it applies to me as well – it is a lonely world when you are always right.

We do not have the right to judge someone else’s thoughts, no matter how different they are from our own. Different opinions are crucial

and they almost always help us to get to a better solution, whatever the situation might be.

The second reminder I received had to deal with my own irritability as we approached the holiday season. I was aware of my irritability but unable to move the needle or get away from that feeling. We all need to recharge our batteries and get some perspective from time to time. I am in the process of reading a book that reminded me that anger is a useless emotion. This thought made me contemplate how I can be quick to anger sometimes. I loved this reminder. It won’t allow me to not ever be angry or irritable, but being aware is important and can help you think in a more positive way.

I look forward to another great year in 2014! 🏠