



The **resources** you want  
and **attention** you deserve  
from bankers **who know you.**



**Some presidential insight**

George Washington's second inaugural address is the shortest on record at just 135 words and less than two minutes. Abraham Lincoln was a wrestler and took part in bouts. Dwight D. Eisenhower was the first president to ride in a helicopter. Those are a few fun facts about our nation's leaders as we celebrate Presidents' Day this month. But what do you know about your bank's president? *Get to know David Trautman.*

**What community organization are you most passionate about working with?** All of them. They all fulfill different roles, but each does all they can to improve our community in some way.

**Talk about your roots in this area.** I grew up in northwest Columbus, then moved to Newark in 1983. I have lived in Newark, Columbus, Mt. Vernon and back to Newark since.

**What do you like about leading a bank?** Staying out of the way of the people who do the work. I also enjoy opening people's eyes to personal, professional and collective possibilities they may not see themselves.

**When you're not working, what do you like to do?** Time with family. Hiking, skiing and running. Picking up trash. Reading, writing and thinking about personal development/excellence.

**Talk about a time you helped someone with a financial solution.** Early in my career, Dave Schuman, a senior commercial lender, encouraged me to learn about the Small Business Association's 504 loan program. It helps businesses acquire fixed assets with an appealing combination of low down payment, a fixed-rate component and a variable-rate component. Using this tool, we were able to help a number of businesses acquire their desired fixed asset (building or equipment) while preserving their cash and insulating them against interest rate moves. It was great fun because most of our competitor banks were reluctant to do the extra work required to access the program on behalf of the client. We could, and did, and it differentiated us in a positive way.

**Come partner with us for true peace of mind**

Retirement is not the future; it is now! Because no matter your age, now is the right time to create a strategy that will help ensure your money will last for you. Get started by having a conversation with one of [our retirement planning and investment professionals](#).

We're happy to listen to what you need and provide you with personal guidance to help get you there. We're concerned about your future, not about selling a product, which means we'll always give you advice and make recommendations that are best for you. For example, an Individual Retirement Account can be a powerful savings tool. But do you know which one is right for you? We can walk you through the options and help you pick the right one for your plan.



Call us today at 888.545.4762 to set up an appointment.

Investments are not FDIC insured, not bank guaranteed and may lose value.

**Giving is receiving**

We have a post-Valentine's admission: We love you. Yes, you, our community. Because if it wasn't for you, we wouldn't be here, and frankly we're enjoying this relationship. But we always know it takes two to keep it strong, and we're proud of being able to do our part over the past year. In 2016, we raised lots of money for worthy causes, \$1,320,312 to be exact, and helped numerous organizations help others. If we outdo ourselves at all in 2017, we hope it's by doing this. Thank you for allowing us to be part of your life in more ways than being a bank. XOXO

**A tip to make your life easier**

*What's an easy way to save money? Figure out the places you need to go each week and see how you can combine them in a single trip to save on fuel costs. Put the extra money in a savings account for things you want, things you need or for emergencies.*