

The Commercial & Savings Bank

September 15, 2011

Dear Premier Bank & Trust Customer:

We are pleased to announce that the two Wooster Banking Centers of Premier Bank & Trust (PB&T) will become part of The Commercial & Savings Bank (CSB) family on **October 15, 2011.** We welcome you to CSB and will continue to serve you with the same PB&T employees you have come to know throughout the years.

PB&T and CSB both strive to provide our customers with local, personal service you can receive only from a true community bank. We share the values of the communities we serve – hard work, integrity, service and performance. CSB has been an independent community bank since 1879 and we take great pride in helping the communities where we live and serve to grow and prosper.

With the addition of the two Wooster offices, CSB will have 16 banking centers and 19 ATMs. In addition to Wooster, you will now be able to bank at CSB Banking Centers in Millersburg, Berlin, Charm, Gnadenhutten, New Philadelphia, North Canton, Orrville, Shreve, Sugarcreek, Walnut Creek and Winesburg, Ohio.

CSB is a full service bank offering a wide variety of both personal and business deposit and loan products as well as trust and brokerage services. For those interested in electronic banking, CSB offers excellent Internet and telephone banking services. Business customers can even choose to make deposits from their office with our Remote Deposit Capture product.

To help explain the value of being a CSB customer and what this transition will mean to you, we have enclosed a CSB Welcome Packet for your review. We know this packet contains a significant amount of information and would like to highlight some important points for you to know:

- All of your **checking and savings account numbers** will remain the same.
- Checking account customers will receive a new supply of CSB checks prior to October 15.
- Your **checking and savings accounts** will convert to the CSB account that most closely matches your existing account. Information on all the accounts we offer is included in your Welcome Packet. If you find another CSB product that may better suit your needs, please contact your local banking center staff after October 15. They welcome the opportunity to assist you.
- **Debit and ATM Cards** You will receive your new CSB debit or ATM card prior to October 15. You should activate and begin using your new debit card on or soon after October 15. Your existing PB&T card will no longer work after October 14. Please refer to your Welcome Book for additional information concerning your card. You will also have detailed information included when you receive your new card.
- Your Certificates of Deposit (CDs) and IRAs will continue with the same rates and terms until maturity. You will be assigned a new CD account number by CSB. At maturity, your CD will automatically renew into the term that most closely matches your existing CD.
- Loans Not all of PB&T's Wooster loans are being acquired by CSB. For those that remain with PB&T, customers will be serviced through their branches in Stark County. For those loans being acquired by CSB, a separate customer notification will be sent to borrowers prior to October 15. Loan account numbers will be truncated, dropping the first four digits.



The Commercial & Savings Bank

September 15, 2011

- Direct Deposits and Automatic (ACH) Payments Your direct deposits and ACH payments will continue automatically for 90 days after October 15. However, it is very important for you to notify those you are receiving funds from, or paying funds to, of your new CSB information as shown on pages 18-19 of your enclosed Welcome Book. Please note your direct deposit and ACH payments could be delayed by one business day until you make this change.
- Internet Banking You will receive your new Xpress Net Banking Identification Number and PIN prior to October 15. You will have access to your accounts **beginning October 17** through CSB's website, www.csb1.com. Please refer to your Welcome Book for additional information regarding Xpress Net Banking and Xpress BillPay.
- Phone Banking You will have a new number to dial to access your accounts through phone banking. Beginning October 17, please dial 1-888-GET-CSB0 (1-888-438-2720). Your initial password will be the last four digits of the primary account owner's social security or federal identification number.
- Special hotline for the weekend of October 15 and 16: 1-800-654-9015

 Please feel free to use this number if any issues arise during the weekend of October 15 and 16. We will be able to assist you from 9:00 a.m. to 5:00 p.m. on both Saturday and Sunday.

We appreciate your loyalty and look forward to many years of providing you with the community bank personalized service you have come to expect and will continue to receive.

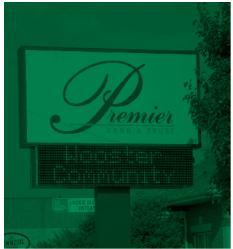
Sincerely,

Rick L. Ginther President and CEO

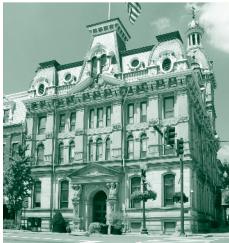
The Commercial & Savings Bank













The Commercial & Savings Bank

Serving Wayne County





CSB Welcomes You! ElCOME



(L to R) Eddie L. Steiner, Chairman, W. Robert Manning, Jr., SVP, Chief Operations and Information Officer, Rick L. Ginther, President and Chief Executive Officer, Paula J. Meiler, SVP, Chief Financial Officer

A Message from our Senior Management Team

We are pleased to announce that the two Wooster Banking Centers of Premier Bank & Trust (PB&T) will become part of The Commercial & Savings Bank (CSB) family on October 15, 2011. We welcome you to CSB and will continue to serve you with the same PB&T employees you have come to know throughout the years.

We are sure you are wondering how this will affect you. Rest assured, our main priority is to make this transition as easy for you as possible. For the most part, you will continue to bank as you do today. In addition, we invite you to also bank at any other CSB Banking Center.

CSB has been an independent community bank since 1879. We are based in Millersburg, Ohio and with the addition of the two Wooster Banking Centers of PB&T, will have 16 Banking Centers throughout Holmes, Stark, Tuscarawas and Wayne Counties. We offer a wide range of products and services to meet the needs of our personal and business customers. As a community bank, we feel a great responsibility and pride in being involved with the local schools, nonprofit organizations and civic groups throughout the areas we serve. We will continue this tradition in Wooster.

Throughout the following pages, you will find helpful information about your accounts and services as well as new benefits that will be available to you through CSB. If you have any questions, please contact us. We will be glad to help you in any way we can.

Contents

SECTION 1: NEW BANKING CENTER INFORMATION	
CSB Banking Center Information (Formerly PB&T) Locations, Hours and Contacts	2
SECTION 2: ACCESSING YOUR ACCOUNTS	
Account Numbers	6
Checking and Savings Accounts	
Access to Your Checking Account	
Debit and ATM Cards	8–10
Christmas Club	
CDs and IRAs	
Loan Accounts	
Overdraft Protection Services	
Internet Banking and BillPay.	
Phone Banking	18
Direct Deposits, Automatic (ACH) Payments	
and Automatic Funds Transfers	18–19
Automatic Payments on Your Debit Card.	
Wire Transfers	19
SECTION 3: MISCELLANEOUS ITEMS	
FDIC Insurance	20
Account Statements	
Combined Statements.	
IRA Statements	2
SECTION 4: UPDATING YOUR ACCOUNTS	
A Tailored Fit.	21
Savings Account Comparison Chart	
Checking Account Comparison Chart	24_2
	21 2
SECTION 5: ADDITIONAL INFORMATION ABOUT YOUR ACCOUNTS AND SERVICES AT CSB	
Savings Account Information	29-30
Checking Account Information	
Cash Management Services	
General Fees.	33–34
SECTION 6: SPECIALTY PRODUCTS AND SERVICES OFFERED BY CS	SB
Student Bonus Checking.	36
Health Savings Account.	
Nonprofit Checking	
Passbook Savings	37
Value Statement Savings	37
Platinum Savings	
The Savers CD	
Personal and Business Loans	
Brokerage and Investment Services	
Trust Services	
Cash Management Services	
Credit Cards.	
Safe Deposit Boxes	4
SECTION 7: ADDITIONAL INFORMATION ABOUT CSB	
A History of The Commercial & Savings Bank	
Investor Relations	
Valuable Coupons	
CSP Parking Contact/ATM Locations	55-6
	h/h

SECTION 1

New Banking Center Information



Robyn McClintock Manager, Wooster Banking Centers



Mike Workman Lender

- The same people you have come to know throughout the years will continue to serve you.
- You will also be able to bank at CSB Banking Centers in Millersburg, Berlin, Charm, Gnadenhutten, New Philadelphia, North Canton, Orrville, Shreve, Sugarcreek, Walnut Creek and Winesburg beginning October 15.
- New CSB signs will be unveiled at both locations on October 15.

The two Wooster PB&T Banking Centers will close on Friday, October 14, 2011 at 3:00 p.m. and will remain closed on Saturday, October 15. They will reopen on Monday, October 17 as The Commercial & Savings Bank.

The two Wooster ATMs as well as all other CSB ATMs will be available over this weekend. You may also use any other CSB Banking Center during normal hours on Saturday, with the closest locations in Wayne County being Orrville and Shreve.

CSB Information and Customer Support

330-674-9015 | 800-654-9015 | www.csb1.com

CSB Help Line for Conversion Weekend of October 15 and 16, 2011

1-800-654-9015 | 9:00 a.m. – 5:00 p.m., Saturday and Sunday

Locations, Hours and Contacts

Refer to inside back page for a complete list of CSB Banking Centers.

Wooster Downtown

305 West Liberty Street | 330-263-1955 Monday – Thursday: 8:30 – 5:00 Friday: 8:30 – 5:00 (with Drive-Thru open until 6:00); Saturday: 8:30 – 12:00 Drive-Thru opens at 8:30 Full-Service ATM

Wooster Milltown

3562 Commerce Parkway | 330-345-2031 Monday – Thursday: 8:30 – 5:00 Friday: 8:30 – 5:00 (with Drive-Thru open until 6:00); Saturday: 8:30 – 12:00 Drive-Thru opens at 8:30 Full-Service ATM

Other Wayne County Offices:

Orrville Rt. 57

461 Wadsworth Road | 330-682-8000 Monday – Thursday: 8:30 – 5:00 Friday: 8:30 – 6:00; Saturday: 8:30 – 12:00 Drive-Thru opens at 8:30 Full-Service ATM

Orrville High Street

330 West High Street | 330-682-8001 Monday – Thursday: 8:30 – 5:00 Friday: 8:30 – 6:00; Saturday: 8:30 – 12:00 Drive-Thru opens at 8:30 Full-Service ATM

Shreve

333 West South Street | 330-567-2226 Monday – Thursday: 8:30 – 5:00 Friday: 8:30 – 6:00; Saturday: 8:30 – 12:00 Drive-Thru opens at 8:00 Full-Service ATM

SECTION 2

Accessing Your Accounts





Branon Workman, Downtown



Kelly Cottrell. Downtown

Account Numbers

- Great news! All of your checking and savings account numbers will remain the same.
- Certificates of Deposit and IRAs will be assigned new account numbers at CSB.
- Loan account numbers will be truncated, dropping the first four digits.

Checking and Savings Accounts

- Your checking and savings will convert to the CSB product that most closely matches your existing account.
- We have provided Product Comparison Charts on pages 23–27 to help you see which product your account will convert to and the various features and benefits of the account.
- If you find another CSB product that may better suit your needs, please contact your local banking center staff after October 15. They welcome the opportunity to assist you.

Access to Your Checking Account

- Checking account customers will receive a new supply of CSB checks prior to October 15.
- Please start using your new CSB checks on Saturday, October 15 and shred your PB&T checks. If you would like CSB to shred them for you, simply bring them into either of the Wooster Banking Centers.

Personal Checks

- You will receive a complimentary box of 200 specialty checks from CSB. Your new checks will reflect your new CSB routing number and our CSB name.
- Your starting number on your checks will be 1001.
- If you would like to change your check design once you have used the complimentary box, simply let us know at the time you place your order.

Business Checks

For business customers, you will receive a small supply of temporary checks and deposit tickets. Upon receipt please use the promotion code included with your order to receive a \$75 discount toward your next order of business checks, deposit tickets and/or endorsement stamp if placed by January 16, 2012. **Call Deluxe Checks at** 800-503-8744 and take the following steps to place your order:

To order your replacement three-on-a-page, computer or one-write checks, endorsement stamp or deposit tickets:

- Call Deluxe toll-free at 800-503-8744 to speak to one of the Deluxe Business Product Experts.
- Give then your new CSB routing number:

041206135 and your account number, which is the same as it was at PB&T.

 Mention the promotion code included with your temporary order to take advantage of this offer.

DOLLARS & Security

Debit and ATM Cards

- If you currently have a PB&T debit or ATM card, you will receive your new CSB debit or ATM card with a new card number prior to October 15.
- Your personal identification number (PIN) will be mailed to you in 1-2 days following your card.

ACTIVATING YOUR CARD

- To activate your new CSB card, please call 1-800-448-8268, or make a withdrawal or balance inquiry at any ATM.
- You will receive more detailed information when you receive your new card from CSB the week prior to October 15.
- Your current PB&T card will not work after the close of business on Friday, October 14. You will be able to use your new CSB card as soon as your old card with PB&T is deactivated.
- You can use your new CSB debit card to make purchases wherever VISA is accepted, up to a maximum of \$2,000 per day.
- Your CSB debit or ATM card will allow you access to cash at ATMs throughout the world, wherever you see the pulse and symbols, up to a maximum of \$415 per day. You may be charged a \$1 ATM foreign transaction fee when using an ATM not owned by CSB. (Please see the Product Comparison Charts on pages 23–27 for full details for your type of account.)
- Your CSB debit and ATM card will now allow you to make deposits at select ATM locations throughout Ohio.
- If you ever have plans to travel out of the country and want to use your debit or ATM card, please notify us ahead of time. We can place a special notation on your card to make sure you have access to your funds.
- Wooster ATMs The two ATMs located at the Wooster Banking Centers will be converted to CSB prior to October 15. For a short period of time during this transition, the ATMs will not be available for customer use. We will do our best to keep this time to a minimum.

Debit and ATM Cards (continued)

Why do stores sometimes ask "Debit or Credit" when you use your debit card?

- The choice of how your debit card purchase is processed is up to you. Both will deduct your purchase amount directly from your checking account. Please allow us to explain debit vs. credit.
- If You Choose Debit: Your PIN is required and some merchants allow you to receive cash back when making a purchase.

 Many customers take advantage of the cash back option to save on ATM fees when traveling.
- If You Choose Credit: Your signature is required and no PIN is necessary. You cannot receive cash back from a credit transaction. Most of our customers prefer the security of their signature on a point-of-sale purchase.

All CSB checking account customers automatically qualify for a debit card so if you don't have one today, be sure to apply. We have both personal and business debit cards. Applications will be available at all banking centers after October 15 and at www.csb1.com.

ATM card information

- While our debit cards are the most popular card we offer, there are still customers that may have a need for a regular ATM card that gives them access to their cash only through an ATM.
- These cards can be used only at ATMs, not at merchant locations.
- Very popular with our student customer base but also available to all customers.
- Easy access to cash at ATMs throughout the world.
- This is the perfect card for customers that have only a statement savings account!

Debit and ATM Cards (continued)

To report a card lost or stolen

Please report a lost or stolen debit or ATM card immediately by calling one of the following numbers:

- Monday Friday, 8:00 5:00, please call CSB at 1-800-654-9015.
- At all other times, please call our 24-hour hotline at 1-800-264-5578.
- While traveling out of the country, please call 701-461-0621.
- These phone numbers are available on the home page of our website at www.csb1.com.

Christmas Club

- You will receive your 2011 Christmas Club check from CSB the week of October 17. This check will include accrued interest through November 1, 2011.
- You may continue to use your current PB&T Christmas Club account number for your 2012 Club with CSB. Please refer to the chart on page 23 for additional information about CSB Clubs.
- While you can always make your Club payment in person, you may want to take advantage of the convenience of making your weekly payment electronically.
 - We can set up an automatic weekly or biweekly payment from your checking account.
 - You can make your payments through Xpress Net Banking.
- If you are set up for automatic payments for your PB&T Christmas Club, this will continue at CSB.

Certificates of Deposit and Individual Retirement Accounts

- Your certificate of deposit will continue with the same interest rate and terms until maturity.
- Your interest will continue to be paid at the same frequency you are now receiving (monthly, quarterly or at maturity) and in the same way as today (by check, credit to an account, added back to your CD, or by direct deposit to another Bank).

Certificates of Deposit and Individual Retirement Accounts (continued)

At the maturity of your CD...

- Your CD will automatically renew into the CSB terms and conditions that most closely match your existing PB&T CD at the then-current interest rate.
- Once your CD renews, CSB CD terms and details will govern your account.
- You will have a 10-day grace period to choose another term for your maturing CD or to cash it in. Interest will not be paid during the grace period if you do not renew your CD.
- If you have chosen to have your interest payment compounded and credited back to your CD, CSB compounds on a monthly basis.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- For IRA customers, CSB will become the successor trustee of your IRA on October 15.

CSB Early Withdrawal Penalties That May Be Imposed on Certificates of Deposit After First Renewal

30–91 Days:
92–364 Days:90 days' interest on amount withdrawn.
1 Year and Over: 180 days' interest on amount withdrawn.
Savers CD:\$50 or 7 days' interest, whichever is greater.

Loan Accounts

- Not all loan accounts within the two Wooster Banking Centers are being acquired by CSB.
- For those loans that remain with PB&T, customers will be serviced through their offices in Stark County.
- For those **loans being acquired by CSB**, a separate customer notification will be sent out prior to October 15. You will be able to make your payments at any CSB Banking Center, online or through the mail.

Loan Accounts (continued)

- If you have your loan set up to be paid automatically from your checking or savings account, the following two scenarios will take place:
 - If CSB is acquiring your loan, your payment will continue to be made automatically.
 - If CSB is not acquiring your loan, we will set up an automatic payment from your CSB checking or savings account and forward the funds to PB&T to make your loan payment. It is very important for you to notify us of any changes in the amount of your payment or a change in a due date.

Overdraft Protection Services

Savings Overdraft Protection

- If you have signed up for the Savings Overdraft Protection service, which allows money to be transferred automatically from your savings account (or other deposit account) to cover any overdrafts, this service will continue automatically.
- Transfers will be made in \$50 increments. For example, if you would be overdrawn \$132.83, we will transfer \$150 from your savings to your checking account.
- You will be assessed a \$5 fee each time you use this service.
- This service not only provides peace of mind knowing your checks will be paid, but also a savings of a nonsufficient fund fee of \$30 for each check or item presented.

If you do not currently have the Savings Overdraft Protection service, consider applying after October 15. Applications will be available at all banking centers and at www.csbl.com.

Overdraft Protection Line of Credit

• If you have an Overdraft Protection Line of Credit tied to your checking account, this Line of Credit will continue to function as it currently does at PB&T.

If you do not currently have the Overdraft Protection Line of Credit service, consider applying after October 15. Applications will be available at all banking centers and at www.csbl.com.

Overdraft Protection Services (continued)

Overdraft Privilege

(Currently "Available Overdraft" with PB&T)

CSB Overdraft Privilege is a service assigned to personal checking accounts that will consider payment of your reasonable overdrafts caused by checks or recurring debit card transactions up to your assigned limit. This is not a line of credit but rather a service for which you will be charged our standard \$30 nonsufficient fund fee per item presented.

- This service requires no action on your part and no signature is required.
- Customers who opted in with PB&T to have their everyday debit card purchases and ATM withdrawals covered will continue to have the same overdraft coverage for these types of transactions.
- If you have not opted in to have your everyday debit card purchases and ATM withdrawals covered by Overdraft Privilege, you may do so by calling or stopping in any CSB Banking Center.
- It will automatically be placed on qualifying personal accounts.
- To see if your account qualifies and for the maximum limits, please refer to the Product Comparison Charts on pages 24–27 under the "Overdraft Privilege Limits" section.
- If you have any questions or are unsure if you are covered, please be sure to contact us prior to using this service.
- Please also refer to the full Overdraft Privilege Service Policy in the disclosure section of this Welcome Book.

Can I have more than one overdraft protection service tied to my CSB checking account?

- Yes, you may use one, two or all three of the services.
- If you choose more than one overdraft protection service, they would work in the following order:
 - Savings Overdraft Protection
 - Overdraft Protection Credit Line
 - Overdraft Privilege

Internet Banking and BillPay www.csb1.com

- These services are known as Xpress Net Banking and Xpress BillPay at CSB.
- Please save www.csb1.com in your favorites/bookmarks for easy access to our website and our Xpress Net Banking service.
- You will receive a new Xpress Net Banking Identification Number and Personal Identification Number (PIN) prior to October 15.
- Your accounts will be accessible through Xpress Net Banking on October 17.
- If you have established any **ongoing transfers** through Internet Banking, they will carry over to CSB and continue as scheduled.

Internet Banking Access October 15–16:

- PB&T will close your online access on Friday, October 14. Cash Management services will be deactivated on Thursday, October 13.
- During our transition from PB&T to CSB over the October 15–16 weekend, you will not have access to your account online.
- You will have access to your accounts at CSB on Monday, October 17.
- You will automatically have access to all of your accounts with CSB.

Xpress BillPay Customers

- PB&T will deactivate your BillPay service on Tuesday, October 11.
 They have recommended that you discontinue any recurring
 payments through PB&T by Saturday, October 1. You may
 reactivate your recurring payments once your BillPay service is
 active at CSB.
- Your current PB&T BillPay information is being converted over to CSB during the weekend of October 15–16. This includes your payees, addresses and method of payment.
- You will have access to your CSB BillPay service by Monday, October 17.
- We recommend you plan accordingly when scheduling any bills that will be due during this weekend.

Internet Banking and BillPay (continued)

Xpress BillPay is available to all CSB checking customers and is FREE to those who also have a debit card

- It's the easy way to pay your bills online without ever having to leave your home.
- Pay your bills in minutes, any time of the day or night – even while on vacation!
- No more trips to the post office, envelopes or stamps to buy, or racing to make it before the office closes to pay your bills.
- Xpress BillPay is available to all CSB checking customers and is FREE to those who also have a debit card.



*It's FREE! What are you waiting for?

• If you are not using BillPay today, we highly encourage you to try it with CSB after October 15. It's easy to do and if you are already using Internet Banking, BillPay is part of the package.

Bank to Bank Transfers

- Transfer funds to/from your CSB account with your accounts at other financial institutions.
- Enroll by logging in and selecting "Bank to Bank." Simply accept the Agreement and complete the verification process.
- Transfers are available to/from checking and savings accounts only.
- There is no charge to transfer to CSB accounts, but there is a \$2 charge to transfer from CSB accounts.
- There is a maximum daily transfer amount of \$2,000.



Internet Banking and BillPay (continued)

eStatements and eNotices

If you are not already receiving your statements and notices electronically, we encourage you to sign up and begin receiving electronic statements and notices for your accounts.

Simply follow these steps:

- As of October 17 log on to your Xpress Net (online) Banking at www.csb1.com.
- Click on the eStatements tab on the top navigation bar.
- Read and accept the Agreement and Disclosure.
- Provide the following four items:
 - Your account number
 - The last name of account holder or business name
 - The last four digits of your social security number or Tax ID number
 - Your email address

Each time your statement or notice is ready, you will receive a notification through the email address you provided to us during this sign-up process.

eStatement and eNotice benefits include:

- Email notifications sent directly to your email address when a new statement or notice is available.
- 24 months of statements and notices online (beginning with the month in which you sign up for the service).
- View or print an electronic version of your statement that looks just like the paper version you currently receive.
- Balance your statement online if you prefer to do so with the HTML interactive reconciliation.
- Search for a specific item or dollar amount.
- Easy access to your statements from anywhere you have Internet access!

Go paperless - sign up today!

Internet Banking and BillPay (continued)

Not yet signed up for online banking?

You can get an application at any CSB Banking Center or at www.csbl.com after October 15. If you are using www.csbl.com, just look for the 24-hour banking option. We have both personal and business applications available. We ask that you complete the form and mail, fax or drop it off at any CSB Banking Center. You will receive your ID and password in separate mailings and you will then have full access to your CSB accounts.

If you have any questions, call 330-674-9015 or 800-654-9015, or email us at webadmin@csbl.com.

Quicken Download

For those customers currently using this service at PB&T, you will no longer be able to directly download your account information into QuickBooks.

Phone Banking

(Formerly "AnyTime Line")

Toll-Free: 1-888-GET-CSB0 (1-888-438-2720) or 330-674-2720

• This service is known as **Xpress Phone Banking** at CSB.



- Please keep this toll-free number handy for easy access to your accounts through Xpress Phone Banking.
- Xpress Phone Banking is voice activated or you can use the keypad on your phone.
- You will have access to your accounts through Xpress Phone Banking on October 17.



- You will be able to transfer funds between accounts listed under your name.
- Your initial PIN (Personal Identification Number) will be the last four digits of the primary account owner's social security number or federal identification number.
- You will be prompted to change your PIN the first time you use Xpress Phone Banking. We recommend you make your PIN something easy to remember.

Direct Deposits, Automatic (ACH) Payments and Automatic Funds Transfers

- Your direct deposits and automatic (ACH) payments for your checking and savings will continue automatically for 90 days after October 15. However, it is very important for you to notify those you are receiving funds from or paying to of your new CSB information as shown below. Please note your direct deposit and ACH payments could be delayed by one business day until you make this change.
- If you have any **automatic transfers** set up between your deposit accounts within the bank, **these will continue automatically**. For automatic transfers for loan payments, please refer to the information provided on page 12.

Direct Deposits, Automatic (ACH) Payments and Automatic Funds Transfers (continued)

• If you receive a request to verify information concerning your direct deposit or automatic (ACH) payments from the companies you are dealing with, please confirm the following:

Bank Name: The Commercial & Savings Bank Bank Routing and Transit Number: 041206135 Your Account Number: Will remain the same

Automatic Payments on Your Debit Card

 If you have automatic payments established using your PB&T debit card, you will need to notify the companies of your new CSB debit card number and the expiration date listed on your new card.

Wire Transfers

 If you regularly have wire transfers deposited to your account, please give the company sending you the wire the following CSB information:

Bank Name: The Commercial & Savings Bank Bank Routing and Transit Number: 041206135 Your Account Number: Will remain the same

SECTION 3 *Miscellaneous Items*





Sarah Nussbaum, Milltown



Mike Mealey, Milltown

Sandy Sigler, Milltown

FDIC Insurance Merger of Insured Banks

When the two Wooster Banking Centers of PB&T become a part of CSB, deposits from PB&T will continue to be insured separately for at least six months after the merger. This grace period gives a depositor with money in both banks the opportunity to restructure accounts, if necessary to ensure maximum deposit insurance coverage.

CDs from PB&T will be separately insured until the earliest maturity date after the end of the six-month grace period. CDs that mature during the six-month period and are renewed for the same term and in the same dollar amount (either with or without accrued interest) continue to be separately insured until the first maturity date after the six-month period. If a CD matures during the six-month grace period and is renewed on any other basis, it would be separately insured only until the end of the six-month grace period.

If you would like to learn more about FDIC insurance and how you can possibly get additional coverage, please visit your local banking center.

Account Statements

- PB&T will issue your final account statement as of the close of business on October 14, 2011.
- CSB will waive any applicable service charge on your checking and savings statements you receive from us through January 16, 2012.
- The date your statement will be issued each month may be slightly different from when you received it from PB&T.
- While your statement will have a different look, the basic information will remain the same.

Please feel free to contact your local banking center if you have any questions about your new CSB statement.

Combined Statements

- If you receive multiple statements under the same name, be sure to let us know if you would prefer to see all of your account information on one combined statement.
- You can add any statement savings and money market accounts you may have as well as CDs.
- We can even provide summary information on your CSB loans.

IRA Statements

- You will receive an annual IRA statement as of December 31 each year.
- You may elect to receive information on your IRA more often by asking that we include it on your combined statement each month.

If you currently receive your statements and notices electronically, this will continue at CSB. If you would like to sign up for this service, please contact us after October 15. Please refer to the eStatement information on page 16.

SECTION 4 Updating Your Accounts



Sarah Jackson, Downtown



Stacy Haston, Downtown

A Tailored Fit

Your PB&T checking and savings accounts will convert to the CSB product that most closely matches your existing account. Your new CSB account type is listed directly below your current PB&T account type. Please refer to pages 23–34 for more details concerning all of the types of accounts that are available to you. If you find another product that better suits your needs, please contact us after October 15 and we will be happy to change your account.

	Savings Accounts			
Fremier BANK & TRUST	Statement Savings & Preferred Savings	Money Market Plus	Market Share	Holiday Savings
Converts to:	Savings Accounts			
475)	Statement Savings	Money Market Savings	Market Share	Christmas Club
Available To and Recommended For:	Customers who want a traditional savings account with the ability to access their funds electronically. Great for ATM	Customers who want to earn competitive market rates, while still having access to their funds.	While no new accounts will be accepted into this product, we will honor the PB&T account benefits and fees.	Customers who want to start saving for the next years' holiday season.
	or debit cards, Internet Banking and Phone Banking users.	For even more convenience, CSB will provide all money market savings customers with special money market checks. Watch for these in your mail the week prior to Oct. 15.	For even more convenience, CSB will provide all Market Share customers with special money market checks. Watch for these in your mail the week prior to Oct. 15.	
Minimum Daily Balance:	\$100.00	\$5,000.00	\$100.00	N/A
Monthly Service Charge:	\$3.00 (Waived if required minimum balance is maintained, if you are under the age of 19 or if you have a CSB checking account or CD in the same name and same TIN.)	\$10.00 (Waived if required minimum balance is maintained.)	\$2.00 (Waived if required minimum balance is maintained, if you are under the age of 19 or if you have a CSB checking account or CD in the same name and same TIN.)	Free
*Interest Paid:	Yes, Compounded and Credited Monthly	Yes, Compounded and Credited Monthly	Yes, Compounded and Credited Monthly	No, but if you make 49 payments, CSB will make the 50th payment up to \$100
Debit Card/ATM Card Access	Yes	Yes	Yes	No
Xpress Net Banking	Free	Free	Free	Free
Xpress Phone Banking	Free	Free	Free	Free

^{*}You must maintain the required minimum balance in the account each day to obtain the disclosed annual percentage yield. Interest is a variable rate, is based on market conditions and is established by CSB. Rates can change daily.

Reminder: You are limited to SIX electronic transfers or checks from any savings account. These six limitations include preauthorized payments, computer transfers, phone transfers, and savings overdraft transfers. If you routinely have more than six electronic Bank transfers, government regulations could require CSB to close your savings account. If you have any questions concerning this regulation, please contact us.

Please see additional information on pages 28 through 34 for complete account terms, conditions and fee information



Personal Checking Accounts

Free Checking, Free Checking with Bonus, Gold Checking, Bank at Work Interest Checking, Interest Checking with Bonus, Legacy PB&T Club and Platinum Checking

Converts to:	Personal Checking Accounts		
4576)	Value Checking	Interest Checking	
Available To and Recommended For:	Customers who want free checking and no minimum balance.	Customers who want to earn interest on their checking account.	
Monthly Service Charge:	Free with monthly direct deposit or six debit card point of sale transactions per month, otherwise \$4.00.	Free if minimum balance requirement is met, otherwise \$10.00.	
Minimum Daily Balance:	None	\$1,000.00	
*Interest	No	Yes, when balance is above \$1,000.00. Interest is compounded and credited monthly.	
Debit Card	Free	Free	
When used at an ATM not owned by CSB	CSB will waive our \$1.00 foreign ATM fee for up to ten (10) withdrawals per monthly statement cycle. Surcharges assessed by other banks for using their ATM will still apply.	\$1.00 per transaction plus any surcharge the ATM owner may assess	
†Overdraft Privilege Limits	\$500.00	\$750.00	
Xpress Net Banking	Free	Free	
Xpress BillPay	Free when you also have a debit card	Free when you also have a debit card	
Xpress Phone Banking	Free	Free	

^{*}You must maintain the required minimum balance in the account each day to obtain the annual percentage yield. Interest is a variable rate, is based on market conditions and is established by CSB. Rates can change daily.

Personal Checking Accounts

Gold 50, Gold 50 Plus

Health Savings

Personal Checking Accounts

55 Plus Checking	Health Savings
Customers 55 and over who want a free checking with no minimum balance. (For those PB&T customers under the age of 55, CSB will grandfather your account into our 55 Plus without any monthly fees.)	Customers covered by a high deductible health plan that want a tax-free way to pay for qualified medical expenses.
Free	Free
None	\$50.00
No	Yes, when balance is above \$50.00. Interest is compounded and credited monthly.
Free	Free
\$1.00 per transaction plus any surcharge the ATM owner may assess	\$1.00 per transaction plus any surcharge the ATM owner may assess
\$500.00	None
Free	Free
Free when you also have a debit card	Free when you also have a debit card
Free	Free

Please see additional information on pages 28 through 34 for complete account terms, conditions and fee information.



Business Checking Accounts

Corporate Checking and Commercial Checking

Preferred Checking

Converts to:

Business Checking Accounts

Business Checking

Business Preferred Checking

Available To and Recommended For: Businesses with more than 100 items per month, including checks written and checks deposited.

While no new accounts will be accepted into this product, we will honor the PB&T account benefits and fees

Monthly Service Charge:

\$5.00; \$.10 per debit item, \$.05 per CSB item deposited, \$.10 per transit item deposited. (To lower or avoid monthly fees, an earnings credit is tied to the account balance. The earnings credit is based on market conditions and is established by CSB.) No monthy fee; \$.22 per item when over 500 a month.

Minimum Daily Balance:

None

None

*Interest

No

No

Business Debit Card

Free

Free

When used at an ATM not owned by CSB

\$1.00 per transaction plus any surcharge the ATM owner may assess \$1.00 per transaction plus any surcharge the ATM owner may assess

†Overdraft Privilege Limits

\$750.00 — Available only for small business checking account owners using a social security number for taxpayer identification purposes.

\$750.00 – Available only for small business checking account owners using a social security number for taxpayer identification purposes.

Xpress Net Banking

Free

(Specialized cash management services for direct deposit of payroll, direct debit of receivables, cash concentration, and wire transfers are also available. Please see us for pricing of these additional services.)

Free (Specialized cash management services for direct deposit of payroll, direct debit of receivables, cash concentration, and wire

transfers are also available. Please see us for

Xpress BillPav

Free when you also have a debit card

pricing of these additional services.)
Free when you also have a

Xpress Phone Banking

Free

debit card Free

^{*}You must maintain the required minimum balance in the account each day to obtain the annual percentage yield. Interest is a variable rate, is based on market conditions and is established by CSB. Rates can change daily.

Business Checking Accounts

Preferred Checking with Interest

see us for pricing of these additional services.)

Free when you also have a

debit card

Free

IOLTA/IOTA Checking

Business Checking Accounts

Busii	less Checking Acco	unts
Business Interest Checking	IOLTA/IOTA Checking	
Sole proprietors, public and nonprofit corporations and organizations that want to earn interest.	Lawyers' Trust and Trust accounts	
Free if minimum balance requirement is met, otherwise \$10.00 monthly fee.	None	
\$1,000.00	None	
Yes	Yes	
Free	No	
\$1.00 per transaction plus any surcharge the ATM owner may assess.	N/A	
\$750.00 — Available only for small business checking account owners using a social security number for taxpayer identification purposes.	None	
Free (Specialized cash management services for direct deposit of payroll, direct debit of receivables, cash concentration, wire transfers and tax payments are also available, Please	Free (Specialized cash management services for direct deposit of payroll, direct debit of receivables, cash concentration, wire transfers and tax payments are also available. Please	

Please see additional information on pages 28 through 34 for complete account terms, conditions and fee information.

N/A

Free

see us for pricing of these additional services.)

SECTION 5

Additional Information About Your Accounts and Services at CSB





Theresa Rummell, Milltown

Robyn McClintock, Wooster Manager

We ask that you please take a few moments to review the information about the accounts available to you at CSB. If you have any questions, please be sure to ask us. You may contact your Wooster Banking Center or call CSB at 1-800-654-9015.

We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. Rates on your account may change. Please call your local banking center or visit

www.csb1.com for the most current interest rates.

Savings Account Information

Passbook and Statement Savings

Minimum deposit to open account and earn interest \$10.00

This is an ideal way to save regardless of your age or income. Your money earns interest at a competitive rate while always remaining accessible when you need it.

A \$3 fee will be imposed on your savings account each month if your balance falls below \$100 on any day during the month (statement cycle).

We will waive the \$3 monthly fee for any savings customer that also has a checking account or certificate of deposit with CSB. The accounts must be titled in the same manner using the same taxpayer identification number.

We will waive fees for any account holder under the age of 19 years or on a student account.

Money Market Savings

Minimum deposit to open account and earn interest \$5,000.00

Earn money market rates while having easy access to your funds. This account is designed for customers who carry balances of \$5,000 or greater and wish to keep funds available for easy withdrawal. As an added feature, our tiered interest rates on this money market savings account allow for higher rates as your balance grows. You will continue to have access to your funds through special money market checks, which you will receive the week prior to October 15.

A \$10 fee will be imposed on your money market savings account each month your balance falls below \$5,000 on any day during the month (statement cycle).

A \$2 fee will be imposed for each withdrawal you make in excess of six (6) per monthly statement cycle. This limitation will include any withdrawal made in person, at an ATM, or otherwise.

You are limited to SIX electronic transfers or checks from any savings account. These six limitations include preauthorized payments, computer transfers, phone transfers, and savings overdraft transfers. If you routinely have more than six electronic Bank transfers, government regulations could require CSB to close your savings account.

Savings Account Information (continued) Market Share

We will be grandfathering PB&T's Market Share Money Market product to the same type of product at CSB. While no new accounts will be accepted into this product, we will honor the PB&T account benefits and fees as follows:

The minimum balance will remain at \$100 and you will continue to have access to your funds through special money market checks, which you will receive the week prior to October 15.

A \$3 fee will be imposed on your Market Share account each month your balance falls below \$100. This fee will be waived for account holders under the age of 19 and for those that also have a CSB checking or savings account.

You are limited to SIX electronic transfers or checks from any savings account. These six limitations include preauthorized payments, computer transfers, phone transfers, and savings overdraft transfers. If you routinely have more than six electronic Bank transfers, government regulations could require CSB to close your savings account.

Christmas Club

The holidays are easier when you save money 50 weeks of the year for holiday shopping. You choose the weekly deposit amount. Make 49 payments; CSB will pay the 50th payment up to \$100.

A \$10 early closing fee will be charged for a Christmas Club closed prior to the annual payment. No partial withdrawals permitted.

Christmas Club accounts are available to open beginning each fall through February 1.

Checking Account Information

Gold Membership and Bonus Banking

The features of these two PB&T offerings will not be available at CSB.

Interest Checking

Minimum deposit to open account\$1,000.00

You can earn interest on your checking account and may write as many checks as you please without a transaction fee. When the balance falls below \$1,000 on any day during the month (statement cycle), you will not earn interest while under the minimum and a \$10 monthly fee will be assessed.

Checking Account Information (continued) Value Checking

Minimum deposit to open account\$25.00

Value Checking is a free checking account designed for our direct deposit customers or for those who use their debit card on a regular basis. It includes a host of other free services which are designed to make your banking easier and more convenient.

We will waive our \$1 foreign ATM fee for up to ten (10) withdrawals per monthly statement cycle. Surcharges assessed by other banks for using their ATM will still apply.

Value Checking requires a minimum of one (1) direct deposit a month or six (6) debit card point-of-sale transactions (excluding ATM transactions) per month. As long as you meet either of these requirements, your Value Checking will continue to be free of monthly fees. If there is any month you do not meet one of these requirements, your account will be charged our normal monthly fee of \$4.

Health Savings Account

Minimum deposit to open account\$50.00

You can earn interest on your HSA and write as many checks as you please without a transaction fee. When the balance falls below \$50 on any day during the month (statement cycle), you will not earn interest while under the minimum.



A \$5 fee will be assessed to your account for the replacement of each debit card.

55 Plus Account

Minimum deposit to open account\$25.00

With no minimum balance requirements after the initial deposit, this account provides unlimited check-writing privileges with no monthly fee for customers age 55 or over. CSB will provide specialty checks at no charge or 50% off any stylish check of your choice.

Checking Account Information (continued) Business Checking

Minimum deposit to open account\$50.00

This is an efficient, affordable way to maintain your business' cash records

The fees for Business Checking are \$5 monthly fee, \$.10 per debit item, \$.10 per transit item deposited, \$.05 per CSB item deposited.

To provide all business checking customers an opportunity to lower or avoid monthly service charge fees, CSB will provide an earnings credit tied to the account balance. The earnings credit is established by CSB and is subject to change based on market conditions.

Business Preferred Checking

We will be grandfathering PB&T's Preferred Business Checking product to the same type of checking at CSB. While no new accounts will be accepted into this product, we will honor the PB&T account benefits and fees as follows:

There is no monthly fee and customers are able to have 500 items per statement, which include checks paid and items deposited. A fee of \$.25 per item will be charged when over 500 items.

Business Value Checking

Minimum deposit to open account \$50.00

This is the perfect checking account if you are a business customer who writes just a few checks and makes just a few deposits each month. There is a low monthly fee of \$5, plus \$.25 per item when over 100 items in a month. Items would include both checks written and items deposited. Customers can get their \$5 monthly fee waived if they meet either of the following: 10 debit card transactions per month or a \$5,000 minimum balance.

Business Interest Checking

Minimum deposit to open account......\$1,000.00

Available to sole proprietors, public funds, and nonprofit organizations, you can earn interest and write as many checks as you please without a transaction fee. When the balance falls below \$1,000 on any day during the month (statement cycle), you will not earn interest while under the minimum and a \$10 monthly fee will be assessed.

Cash Management Services for Our Business Customers

CSB Direct Advantage through www.csb1.com

Cash Management Fees Direct Deposit of Payroll and Other ACH Items
Per Transaction \$.05 Direct Debit
Monthly Fee \$15.00 Per Transaction \$.02
If both direct deposit and direct debit services are used, the following fees apply:
Monthly Fee \$15.00 Per Transaction \$.02
General Fees
ATM Foreign Transaction Fee \$1.00 (Charged when card is used at ATM not owned by CSB)
Check Cashing
Checking and Savings Early Closing \$25.00 (Within 90 days of opening account)
Christmas Club Early Closing
Coin Service (Charged to noncustomers only)\$.05 per \$1.00Coin Counting\$.20 per roll
Collection ItemsCanadian Checks Deposited\$6.00 per checkAll Other Foreign Checks\$20.00 per checkLevy/Garnishments\$30.00 + \$1.00 per pageWithholding Order\$5.00 per occurrenceSubpoena\$30.00 + \$1.00 per page
Dormant Account\$2.00 per month after notification
Facsimile (Fax)\$3.00 first pageAdditional Pages\$1.00

General Fees (continued)

Foreign Draft and
Currency Purchase\$10.00 + Correspondent Bank Fee
IRA Early Closing. \$50.00 (New customer closed within one year of opening)
Night Depository Bag with KeyOne free bagAdditional Bags\$15.00 per bag
Notary Service (Charged to noncustomers only) Maximum allowed by law
Official Checks Cashier's Check \$5.00 Money Order \$3.00 Noncustomers \$5.00
Overdraft Fee for Checking and Savings\$30.00 per item
Photocopies \$.20 per copy
Research\$20.00 per hour
Returned Deposit Item or Returned Cashed Check\$5.00
Safe Deposit Boxes (Please contact your local CSB Banking Center for prices and availability.)
Loss of Safe Deposit Box Key Cost of drilling from locksmith Drilling of Box Cost of drilling from locksmith
Statement Balancing
Stop Payment\$25.00Online via Xpress Net Banking\$20.00
Wire Transfers Outgoing Wire \$20.00 Online via Xpress Net Banking \$15.00
International Wire
Incoming Wire\$10.00
Noncustomers\$25.00

SECTION 6

Specialty Products and Services Offered by CSB



Additional Services Available

In addition to offering a broad range of traditional personal and business checking accounts, savings accounts and loans, CSB offers a variety of unique specialty services, tailored specifically for personal and/or business applications.

These specialty services include:

- Student Bonus Checking
- Health Savings Account
- Nonprofit Checking
- Passbook Savings
- Value Statement Savings
- Platinum Savings
- The Savers CD

- Personal Loans
- Business Loans
- Brokerage and Investment Services
- Trust Services
- Cash Management Services
- Credit Cards
- Safe Deposit Boxes

Student Bonus Checking

Specifically designed with the high school and college student in mind, this account can be an invaluable tool in teaching money management.

- No minimum balance after initial deposit
- No monthly account fee
- First order of specialty checks for free or take 50% off any stylish check of your choice
- Ten (10) checks allowed per monthly statement cycle at no charge
- ATM/Debit Card available
- CSB will waive up to ten (10) of our ATM foreign withdrawal fees per monthly statement cycle (other banks' surcharges will still apply)
- Free Xpress BillPay
- Bank at home or while away at college with Xpress Net Banking or Xpress Phone Banking

To be eligible for this account, student must be at least 18 years of age, or 16 with a parent or legal guardian as a signer on the account.

This account is also available for those currently serving in the military.

Health Savings Accounts

A Health Savings Account, more commonly known as HSA, is a checking account established exclusively for the purpose of paying or reimbursing qualified medical expenses for you, your spouse, and your dependents tax-free. These expenses include medical, dental, vision and other qualified expenses. You can qualify for an HSA if you are covered by a high-deductible health care plan.

An HSA provides the insured with a way to pay for medical expenses tax-free. It also provides a way to pay expenses that may not be covered by a medical plan (i.e. dental and vision) on a tax-free basis.

An HSA is individually owned and controlled entirely by an individual/employee. All funds invested in an HSA remain the property of the account owner. Account balances roll over from year to year and accumulate tax deferred. Distributions from your HSA for qualified medical expenses are tax-free.

Health Savings Accounts (continued)

If you are a business owner/operator, consider joining the growing number of companies offering this popular option to their employees. If your company is covered by a high deductible health plan, you may be eligible to offer Health Savings Accounts to your employees.

- Interest-bearing account with required minimum account balance of \$50 to earn interest
- No monthly service charge
- Interest is paid and compounded monthly
- Tiered interest rate
- Unlimited check-writing privileges
- Free Xpress BillPay
- Bank at home with Xpress Phone Banking or Xpress Net Banking
- First order of 25 checks free
- Free Special HSA ATM/Debit Card

Nonprofit Checking

In support of our local nonprofit/tax exempt organizations, we offer a checking account with no monthly fee or transaction fees. Organizations are required to provide an EIN (Employer Identification Number) to be eligible for this free account.

Passbook Savings

While many banks have done away with the passbook savings product, CSB still offers this to our customers. We have found it to be quite popular with some of our customer base and if you would prefer to have a passbook, just let us know and we will open one for you.

Value Statement Savings

This account is beneficial for customers who do not need a checking account or who carry a low balance in their savings. It works the same as our regular statement savings account with one unique feature: the monthly balance required to avoid fees is waived as long as regular monthly direct deposits are made into the account.

Platinum Savings

Earn a premium interest rate with our special Platinum Savings Account. This account is designed for those customers who carry balances of \$100,000 or greater and wish to keep funds available for easy withdrawal. With this special account, a tiered rate structure has been established and rewards you for higher balances.

The Savers CD What are you saving for?

CSB Certificates of Deposit are always a good option for savers and investors. A CSB Certificate of Deposit provides an outstanding combination of

safety, flexibility, convenience and earnings.

The **30-day Savers CD** keeps the regular saver in mind. Featuring a low minimum balance requirement of just \$250 and the ability to make additional deposits whenever you'd like, this may well be the perfect way to save. You will have access to your funds every month when your CD matures and within the five day grace period.

- Deposits can be made in person, by mail, through Xpress Net Banking and automatic transfers that you establish with CSB.
- This CD is available to personal customers with a CSB checking account or in the case of minors, a statement savings account.
- Contact your nearest CSB Banking Center for current rates. There is a substantial penalty for early withdrawal.

Personal Loans

Residential First Mortgage Loans

Buying a home is one of the most important financial decisions you can make and may be your largest investment. Whether you are just starting out, moving up or downsizing now that the children are grown, The Commercial & Savings Bank has a mortgage program to meet your needs. We offer a wide complement of residential loans with attractive rates/terms/conditions including cash out and low down payment loans.

Stop by and see one of our lenders today and let him/her assist you in structuring the most cost-effective mortgage loan plan to fit your family's needs.

Personal Loans (continued)

Home Equity Lines of Credit / Second Mortgage Loans

Home Equity Lines of Credit/Second Mortgage Loans allow you to put the equity you have built in your home to work for you. Equity is the difference between the appraised value of your home and the balance remaining on your mortgage loan. Many people use their home equity lines of credit for home improvements, education, debt consolidation, or to finance a new venture. Interest rates are considerably lower than most credit cards and your interest may be tax deductible. Consult a tax advisor regarding the deductibility of interest. Our lenders will be happy to assist you in making your home work for you.

Automobiles/Recreational Vehicles

Do you long for that new car smell? Have you always dreamed of seeing the United States from the comfort of your own RV? Or perhaps your idea of an open highway is actually a waterway. Whatever your transportation need or desire, CSB can help you get behind the wheel. We offer extremely attractive and competitive interest rates, along with flexible terms and conditions with low costs, to fit your individual borrowing needs. Come on in and talk with us today; we're ready to serve you.



CSB Loan Officers Robyn McClintock and Mike Workman

Personal Loans

Everyone has times when they experience unexpected cash shortages. There are times when special needs arise, such as major repairs or medical bills. Or maybe you just want to take a vacation or purchase a new home computer. CSB has a variety of personal loans to assist you with these expenditures. Stop by and see one of our lenders today and let him/her help you get the money you need in the most cost-effective and efficient manner.

Business Loans

Commercial Operating Lines of Credit





CSB Loan Officers Colby Chamberlin and Mike Workman

Whether it's for seasonal working capital needs or just standard fluctuations in your company's business cycle, CSB's lending personnel can structure an appropriate operating line of credit to help augment your business' cash flow needs now and in the future.

- Borrow money for short-term needs
- Credit limit based on your company's current asset level
- Variable interest rate

Machinery and Equipment Financing

Is it time to replace or expand your current machinery and other fixed assets to make your company's operations more efficient and cost effective? Either way, call one of our Business Lenders. Allow him to assist you in developing the most cost effective and appropriate loan structure to enable your company to get the machinery and equipment resources you need to improve your business' bottom line.

Business Real Estate Loans

CSB offers a wide variety of commercial real estate products with competitive and cost effective rates/terms/conditions for either commercial construction projects or permanent financing. Call one of our Business Lenders and let him assist you in developing the most cost effective loan package for your building construction or expansion project, farm and timber land purchases, or refinancing your commercial real estate.

Brokerage and Investment Services

Do you need to make decisions to assure your future will be financially secure?

The Commercial & Savings Bank makes brokerage services available through PrimeVest® Financial Services, Inc.

These services include:

- Mutual Funds
- Stocks and Bonds
- Money Market Funds
- Tax-Favored Investments
- Tax-Deferred Fixed and Variable Annuities
- Wealth Management Strategies
- Financial Planning Services
- And more!



Jay McCulloch
Investment Executive
CSB Investment Services

Call me today at 1-800-654-9015 for a no obligation meeting.

We can help put together a reasonable, low-risk plan that will provide financial security for you. We are here to help create a strategy and package of investment products that deliver the results you want without undue pressure.

Investment Services

Securities offered through PrimeVest Financial Services, Inc. Member FINRA/SIPC. PrimeVest and the Bank are not affiliated.

Not a deposit. Not FDIC-insured. Not insured by any federal government agency. Not guaranteed by the Bank. May go down in value.

Trust Services Estate Planning Services

The Commercial & Savings Bank Trust Department offers experience and knowledge to help you plan for the future. We can assist you to formulate a guide to meet your personal needs in your retirement years and ensure that your assets will be distributed in a timely fashion



CSB Trust and Financial Services Team Brian D. Troyer, Thomas S. Rumbaugh, and Kevin McAllister

according to your wishes. CSB will be a part of your estate planning as we manage your assets and work closely with your accountant, attorney and loved ones to ensure a smooth transition.

Estate Settlement

The executor or personal representative you name in your will is responsible for safeguarding the assets of your estate, paying proper debts, contesting improper claims, collecting sums owed to the estate, and filing state and income tax returns.

Your executor must decide what to sell to pay taxes and estate expenses and what to hold for distribution to your beneficiaries or to trusts you establish for their benefit. In naming CSB as your executor you can be assured that the estate will be handled with experience, skill and good judgment.

Trusts

Under a trust, CSB will safeguard your assets, enable your assets to grow, distribute those assets to the beneficiaries according to your exact instructions and may save you taxes. We can handle every detail of your personal financial responsibilities, from paying bills to money management. This agreement can be as flexible as you wish. CSB can provide you with the satisfaction of knowing that your estate is fashioned to meet your needs and wishes without the frustration of the paperwork.

Trust Services (continued) Company Retirement and IRAs

Wise planning for the years ahead can help ensure a worry-free financial future. CSB offers a wide variety of retirement plans including Pension Plans, Profit Sharing Plans, 401(k) Plans, ESOPs and Individual Retirement Plans (IRA).

CSB will serve as trustee of your retirement plan or IRA to ensure compliance with all government regulations. We will assist in formulating a plan to fit the retirement needs of you and your employees. Features of the CSB Trust Retirement Plan can include:

- Mutual Fund offerings from well-known, highly rated multi-family fund companies
- Directed investment alternatives and company stock
- Professional investment management using individual securities
- Daily asset valuation
- Internet access to plan information
- Ongoing individual and employee informational meetings
- Local, friendly service

Agency Accounts

Agency Accounts cover a series of investment and administrative services. Accounts may be completely directed by the account owner or the owner may give CSB's Trust Department the sole authority regarding the purchase and sale of securities. Cash management, bill payment, and regular accounting reports are also primary features. We will be happy to explore these options with you at your convenience.

Professional Investment Management

Management for all types of accounts including Individual Trusts, Agency Accounts, Retirement Plans, Corporate Accounts and IRAs can be directed by CSB's Trust Department.

Not a deposit. Not FDIC-insured. Not insured by any federal government agency. Not guaranteed by the Bank. May go down in value.

Cash Management Products Cash Management Products

We will bring to your place of business a complete analysis of your bank accounts with recommendations to make sure you are in the right mix of products to best suit your needs.

- Business Checking
- Business Value Checking
- Business Interest Checking (for sole proprietors, public funds and nonprofit organizations)
- Prestige Interest Checking (for sole proprietors, public funds and nonprofit organizations)
- Statement Savings
- Money Market Savings
- Platinum Savings
- Certificates of Deposit
- Investment opportunities, includes a sweep product for those who qualify



CSB Cash Management Team Wendy Brown, Lee Miller & Jennifer Deam

Direct Advantage – Xpress Net Banking Bank 24 hours a day via www.csb1.com

- View account balances and activity
- Transfer funds between accounts
- Make loan payments
- View and print copies of checks and deposit slips
- Pay bills online
- Multiple users within a company can have full or limited access



Cash Management Services (continued)

Direct Advantage - ACH Capabilities

(subject to approval)

Electronic banking made easy for you. Transmit your information to CSB electronically and we'll complete the process.

- Cash Concentration
 - Transfer funds among various financial institutions
- Direct Deposit of Payroll
 - Save significant costs in payroll processing while offering employees a great benefit
 - Employees can even qualify for a free checking account with "Value Checking" at CSB
- Direct Debits/Account Receivables
- Wire Transfers
- Stop Payments



Sweep Service

An excellent option for corporate customers who maintain a high average balance in a CSB checking account.

- Excess funds from your checking account are swept daily into an interest-earning repurchase agreement.
- A repurchase agreement is not a deposit of The Commercial & Savings Bank and is not insured by the FDIC, but instead is secured with U.S. Government or agency securities.
- Liquid funds earn interest.
- If you have a line of credit with CSB, we are also able to transfer funds directly between your Line of Credit and checking account.

Account Analysis

This service offers a way to possibly reduce your account fees. We take into consideration your balances in all of your checking accounts at CSB to offset fees. See us for complete details.

Cash Management Services (continued)

Xpress Remote Deposit Capture

(subject to approval)



Making a deposit to your business account has just become a lot more convenient for you! With Xpress Remote Deposit Capture from CSB, you don't even have to leave your place of business to make your deposit.

We'll Put a Teller in Your Business!

There is no need to run to the Bank to make your deposit! With Xpress Remote Deposit Capture from CSB, you can scan your customer checks directly from your office and transmit your deposit electronically through a secure Internet connection. It's just like having your own personal teller working at your place of business!

Accept Checks over the Phone!

With Xpress Remote Deposit Capture, you can choose to accept check payments over the phone and have the funds deposited electronically to your CSB checking account. This is a great time saver for both you and your customers! Plus, you will have earlier knowledge if a payment made by phone is being returned for nonsufficient funds.



Process Your Payment Coupons, Too!

If your business uses coupons for customer payments, take advantage of our Xpress Remote Deposit Plus program. You will have the capability of automatically processing your coupons and updating your data files.

Credit Cards

(subject to approval)

Personal VISA®

A credit card can make it easy to account for monthly expenses. Monthly statements give an accounting of new monthly charges and any outstanding balance. An application for a credit card is available at your nearest CSB Banking Center or at www.csb1.com.



Corporate VISA®

A corporate CSB VISA® provides our business customers the convenience of cash day or night throughout the world. Your card is readily accepted for purchases where checks are not and may be used to access cash at ATMs.

Merchant Credit Card Services

CSB's Merchant Credit Card Services allows your business to accept credit and debit cards for payment from your customers. Allow us the opportunity to quote a merchant card program to you. We believe you will find CSB's merchant card services to be efficient, simple to use and with clear reporting. Best of all–very competitive fees.

Safe Deposit Boxes



Protect your valuables from loss, theft or fire in a safe deposit box. The boxes come in a variety of sizes and are provided at most CSB Banking Centers. Prices vary depending upon the size of the box.

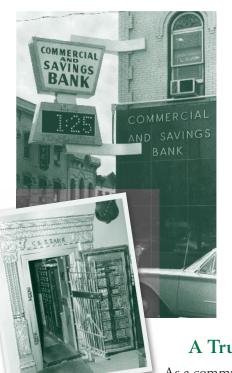
Safe deposit boxes and their contents are not FDIC-insured.

SECTION 7 Additional Information About CSB



Stability, Strength and Security
A History of The Commercial & Savings Bank





Since 1879

The Commercial & Savings Bank has offered quality financial products to our communities. We attribute our longevity and continued success to the fact that we share the core values of the communities that we servehard work, integrity, service and performance. Our people are professionally equipped and empowered to create solutions aimed at helping our customers reach their goals and enjoy financial well-being. CSB is committed and focused on providing outstanding financial products and services to the communities we serve.

A True Community Bank

As a community bank, we feel a great responsibility and pride in being involved

with the local schools, nonprofit organizations, and civic groups throughout the areas we serve. Our CSB associates and board of directors spend many hours each year volunteering and working with these local groups. We get involved because we want to! We're proud to support the efforts of those who work to create a better world around us.

A Historical Overview

In 1874 John Koch and Robert Long formed the Bank of Millersburg in Millersburg, Ohio. Five years later in 1879 the name was changed to The Commercial Bank of Millersburg. It is under that charter that we now operate. In April of 1911, The Commercial & Savings Bank of Millersburg was incorporated and is the legal

In 1934 we expanded with our first banking center in Walnut Creek. This office was open for six years and closed in 1940. With the support of the local community this office reopened in 1967.

name of our Bank today.



During the 1970s, the banking industry saw many changes. CSB recognized the need for a banking center with drivethru services so in 1975 our South Clay Banking Center was opened providing this service to the community.

During the next ten years, CSB opened new banking centers in Winesburg, Charm and Sugarcreek, established an operations center and installed our first in-house computer system.

With our continued growth throughout Holmes and Tuscarawas Counties, CSB

began restoration of the Main Office in 1990. Two more banking centers, one in Rodhe's Marketplace in Millersburg and the other in Berlin, were opened during the next two years.

Our holding company, CSB Bancorp, Inc., was formed in 1992 and became the parent company of the Bank.

In 1994, we extended our services by opening a trust and financial services department. Within this group we provide brokerage, trust and employee benefit services to our customers. A second trust and financial services office opened in Wooster in 2005.

CSB opened its first Wayne County banking center in Shreve in 1998. With a growth in technology, a new operations center was built a year later in Millersburg. This center houses the offices of our trust and brokerage department, loan department, human resources, administrative offices, information technology and bookkeeping. It also serves as the headquarters for CSB Bancorp, Inc.

CSB opened its first Orrville area banking center in March 2007. This office is located on Wadsworth Road (State Route 57) and was our second full-service banking location in Wayne County.

On October 31, 2008, CSB acquired the Indian Village Community Bank, with banking centers in Gnadenhutten, New Philadelphia and North Canton.

One year later in the fall of 2009, CSB opened a second location in Orrville at 330 West High Street.

We celebrated our 130th anniversary in 2009, a milestone in today's ever-changing banking environment. We continue with our community banking philosophy, providing personal service and working with customers one-on-one while also providing the added electronic services customers deserve and expect.

Our growth in Wayne County continues with the announcement on June 24, 2011 of our agreement to purchase two Wooster Banking Centers of Premier Bank & Trust. Once finalized on October 15, 2011, the offices will give CSB a presence in the beautiful downtown area as well as the north end of Wooster.

Although there have been many changes since our beginning in 1879, from banking products to the technology of how we do our banking, we know the one thing that will never change—our commitment to our customers.

We invite you to call or stop in today and let us demonstrate better ways to help with your banking needs.



Investor Relations

CSB Bancorp, Inc (CSBB) was incorporated under the laws of the State of Ohio in 1991 and is a registered financial holding company. CSBB's wholly-owned subsidiaries are The Commercial and Savings Bank and CSB Investment Services, LLC. The shares for CSBB are traded under the symbol CSBB.OB.

To learn more about CSBB, please see our "Investor Relations" page on our website at www.csb1.com.

If you are interested in purchasing shares of CSB Bancorp, Inc. ("CSBB.OB"), you may contact your local broker or one of the following:

Jay McCulloch

Investment Executive
CSB Investment Services
located at The Commercial & Savings Bank
91 North Clay Street
P.O. Box 50
Millersburg, Ohio 44654
Phone: (800) 654-9015

George Geissbuhler

Sweney Cartwright & Co. 17 South High Street, Suite 300 Columbus, Ohio 43215 Phone: (800) 334-7481

Nicokas "Nick" Bicking

Boenning & Scattergood 9916 Brewster Lane Powell, Ohio 43065 Phone: (866) 326-8113



Valuable Coupons

Present these coupons to your CSB Banking Center in Wooster to take advantage of these offers. See reverse side for specific information and expiration dates.



Valuable Coupons

Present these coupons to your CSB Banking Center in Wooster to take advantage of these offers.



1/2% OFF

FREE CHECKS

1/2% off a car loan at CSB if you have your payment automatically deducted from your CSB checking account.

Subject to credit approval.

Loan must be obtained directly with CSB.

Coupon good from October 15, 2011 — March 31, 2012

Open a new Business or Personal Checking account and your first box of checks will be free when ordered through CSB.

Limit one order per customer. Coupon good from October 15, 2011 – March 31, 2012

\$5 OFF

"WAVE" GOODBYE

\$5.00 off your safe deposit box annual rent.

Present this coupon when you receive your next billing or when opening a new safe deposit box.

Coupon good from October 15, 2011 - October 31, 2012

Apply for a CSB mortgage* and we'll "wave" our normal appraisal fees.

*Secondary market mortgages not eligible. Coupon good from October 15, 2011 – March 31, 2012

\$5 FREE

Receive \$5.00 if you order a CSB Debit Card and use it eight times in the first 30 days you have the card.

Once you have used your card eight times in the first 30 days, simply present this coupon and we will place \$5.00 in your CSB checking account.

Coupon good from October 15, 2011 - March 31, 2012

\$5 FREE

Receive \$5.00 when you sign up for Xpress Net Banking or Xpress BillPay.

Sign up at www.csbl.com or your local Banking Center and then present this coupon to receive your \$5.00.

Coupon good from October 15, 2011 - March 31, 2012



NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Facts	What does CSB do with your personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number • Account balances When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Commercial & Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CSB share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 330-674-9015 or 800-654-9015 or go to our website: www.csb1.com

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS (continued)

What we do	
How does The Commercial & Savings Bank protect my personal information?	We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.
How does The Commercial & Savings Bank collect my personal information?	We collect your personal information, for example, when you: • Open an account • Apply for a loan • Use your credit or debit card • Make deposits or withdrawals from your account • Provide employment information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>The Commercial & Savings Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial companies. The Commercial & Savings Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit/debit card companies and investment companies.

FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to make funds from your deposits available to you on the first business day after the day we receive your deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. Our cut-off hours are as follows:

5:00 p.m. Monday-Thursday at all CSB Banking Center locations

6:00 p.m. Friday at all CSB Banking Center locations

12:00 p.m. At all proprietary ATM locations
As posted At all nonproprietary ATM locations

If you make a deposit before our cut-off hour on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. In some cases, we may not make all the funds that you deposit by check available to you by the first business day after the day of your deposit. Funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposit, however, will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- We believe a check you deposit will not be paid.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules For New Accounts. If you are a new customer, the following special rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposit of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day following your deposit if the deposit meets certain conditions. For example, the checks must be payable to you and you may have to use a special deposit slip. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than the U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the 2nd business day after the day of your deposit.

Funds from all other check deposits will be available no later than the fifteenth business day after the day of your deposit.

Holds on Other Funds: If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

IMPORTANT INFORMATION ABOUT YOUR CHECKING ACCOUNT

Substitute Checks and Your Rights

What is a substitute check?

To make check processing faster, federal law permits banks to replace original check with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute checks states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under the procedure may include the amount that was withdrawn from your account and fees that were charged as result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if you account earns interest) with 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) no later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us at:

The Commercial & Savings Bank Attention: Bookkeeping P. O. Box 232 Millersburg, Ohio 44654

Phone: 330-674-9015 Toll-free: 1-800-654-9015

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

- Your claim must include:
- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or any information to help us identify the substitute check.

Important Information Regarding Your CSB Checking Account

Internally, the Bank may make a change in your checking account that will not affect your available balance, interest earnings, FDIC insurance, or bank statement. This account will consist of a checking sub account and a savings sub account. The bank may periodically transfer funds between these two sub accounts. On a sixth transfer fund month, any funds in the savings sub account will be transferred back to the checking sub account. If your account is a plan on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be noninterest bearing, The saving subaccount will be governed by the rules governing our other savings accounts (non-local) will be available on the seventh business day after the day of your deposit.

OVERDRAFT PRIVILEGE SERVICE POLICY AND PROCEDURES

It is The Commercial & Savings Bank's policy to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. A non-sufficient funds (overdraft/negative balance) may result from: (A) The payment of checks, electronic funds transfers, or other withdrawal requests a customer initiates, (B) Payments authorized by the customer; (C) The return, unpaid, of items deposited by the customer; (D) Charging the customer account for our applicable service charges and fees; (E) The deposit of items to a customer's account which, according to our Funds Availability Policy, are treated as not yet "available" or "finally paid". We are not obligated to pay any item initiated for payment against a customer's account if the account does not contain sufficient collected funds.

However, rather than automatically returning unpaid, any non-sufficient funds items that a customer may have, if the "eligible account type" has been open for at least sixty (60) days and thereafter the customer maintains their account in good standing, which includes at least: (A) Continuing to make deposits consistent with past practices, and depositing an aggregate total of \$500 or more in the account within the first sixty (60) day period; (B) The customer is not in default on any loan obligation to us; (C) We reserve the right to require the customer to pay your outstanding overdraft (negative) balance, including our fees, immediately or on demand, and (D) The account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien; we will consider, without obligation on our part, approving reasonable overdrafts caused by check, in person withdrawals, or other recurring electronic means, up to the customer's assigned Overdraft Privilege limit, including our fees. We will approve overdrafts and charge an NSF fee for everyday debit card purchases and ATM withdrawals only if the customer gives us permission to do so by Opting In.

This discretionary service will generally be limited to the following eligible account types and limits:

- \$250 for Student Checking
- \$500 for Everyday Checking
- \$500 for Value Checking
- \$500 for 55 Plus Checking
- \$750 for Interest Checking
- \$1,000 for Prestige Interest Checking
- \$750 for Business Checking and Business Value Checking available on accounts using a personal social security number for tax reporting purposes).

Our normal fees and charges, including, without limitation, our non-sufficient funds (NSF) or overdraft (OD) fees; as set forth in our fee schedule, will be charged for *each* transaction initiated for payment from a customers account that does not have sufficient collected funds. Typically we will charge our normal NSF/OD fee whether we approve the item for payment or return it unpaid. Our NSF/OD fees will be included in and count against the customer's assigned Overdraft Privilege limit. Whether customer overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if the account is not in good standing as described above, or if a customer has too many overdrafts.

We may refuse to pay an overdraft for the customer at any time, even though the account is in good standing and even though we may have previously paid overdrafts for them. The customer will be notified by mail of any non-sufficient funds items paid or returned; however, we have no obligation to notify the customer before we pay or return any item. The amount of any overdrafts including the fees that the customer owes CSB shall be due and payable immediately. If there is an overdraft paid by CSB on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts including our fees.

OVERDRAFT PRIVILEGE SERVICE POLICY AND PROCEDURES (continued)

OVERDRAFT PROTECTION SERVICES: We offer additional overdraft protection services that customers may apply for. These include Overdraft protection Credit Line and Savings Overdraft Protection. If they apply and are qualified for these optional services, the customer may save money on the total fees they pay CSB for overdraft protection services.

INELIGIBLE ACCOUNTS & LIMITATIONS: The Overdraft Privilege service is available only for eligible checking accounts that are maintained in good standing as defined above. Savings Type Accounts, Money Market Accounts, Public Fund/Charitable Organization Accounts, Health Savings Accounts, Certain Trust Accounts, and Minor Accounts not of legal age are not eligible for this service. The Bank may, in our sole option and discretion, limit the number of checking accounts eligible for Overdraft Privilege to one account per household and/or one account per taxpayer identification number.

ELIGIBLE ACCOUNT TYPES: The account types that are eligible for the Overdraft Privilege Service are:

- Everyday Checking
- Employee Checking
- Interest Checking
- Prestige Interest Checking
- 55 Plus Checking
- Value Checking
- Student Bonus Checking
- Business Checking and Business Value Checking (available only for small business owners using a social security number for taxpayer identification purposes).

TRANSACTIONS THAT MAY CAUSE OR CREATE OVERDRAFTS USING THE OVERDRAFT PRIVILEGE LIMIT: NSF transactions initiated for payment against the customer checking account(s) may be approved/paid by us using the customer's assigned Overdraft Privilege limit, including our fees. Our NSF/OD fee may be imposed for paying, or not paying, overdrafts a customer creates by: Check, In person (teller withdrawals), or other electronic means. An NSF/OD fee may be imposed for paying everyday debit card transactions and ATM withdrawals if the customer has given us permission to pay these items and charge the fee.

CUSTOMERS MAY ALWAYS OPT-OUT: Customers may choose at any time not to participate in the Overdraft Privilege Service by notifying one of our Account Relationship Specialists who will explain what this ("Opt Out") means, and the potential consequences, for doing so. The customer may also sign up to ("Opt In") or revoke overdraft coverage on everyday debit card transaction and ATM withdrawals at any time.

IF CUSTOMERS NEED HELP: Of course, overdrafts should not be used to pay ordinary or routine expenses. A customer requesting help with financial obligations may contact one of our Account Relationship Specialists at 330-674-9015 or 1-800-654-9015 or visit a local CSB Banking Center.

OVERDRAFT PRIVILEGE IS ALWAYS A *DISCRETIONARY* SERVICE: Our Overdraft Privilege Service does not constitute an actual or implied agreement between the bank and the customer. Nor does it constitute an actual or implied obligation of CSB. This service represents a *purely discretionary* courtesy or privilege that CSB may provide to the customer from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.

INSUFFICIENT FUNDS AND PAYMENT ORDER OF ITEMS

We have no obligation to pay or honor any item or withdrawal request unless it is drawn or requested against available funds credited to your Account at the opening of business on the day the item is presented for payment or the request is received. In addition, we shall have no obligation to credit your Account on the day you made a deposit to pay or honor any check or other item presented to your Account for payment, notwithstanding our having done so on one or more prior occasions. If we pay an item or honor your request that overdraws your Account, a deposited item has been returned unpaid, or for any other reason your Account has become overdrawn, you agree to pay the amount of the overdraft together with any nonsufficient fund fee immediately, whether or not you signed or requested the withdrawal or participated in the transaction creating the overdraft or received any benefit from the withdrawal creating the overdraft.

You hereby authorize us to apply any subsequent deposit to the Account against the amount of the overdraft and resulting fees or charges, including any Federal or state benefit payments that you choose to deposit in any Account (including direct deposit of Social Security). You understand and agree that if you do not want your benefits applied in this way, you may change your direct deposit instructions to the benefit payer at any time.

Checks will be posted to your Account in serial number order each business day. However, certain transactions like wire transfers, ATM transactions, POS transactions, and other electronic transactions may be posted before others. We reserve the right to change this posting order without notice.

We may assess a standard nonsufficient funds fee, as disclosed in our fee schedule, for each item or withdrawal request, such as a check, in-person withdrawal, ATM withdrawal, debit card transaction, telephone transfers, on-line banking transactions, or other electronic means, when there are insufficient available funds in your Account based upon the posting method identified above, or due to uncollected funds, or deposited funds subject to a hold.

Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have excessive overdrafts.

This account consists of a checking sub account and a savings sub account. The Bank may periodically transfer funds between the two sub accounts. On a sixth transfer during a calendar month, any funds in the savings sub account will be transferred back to the checking sub account. If your account is one on which interest is paid, your interest calculation will remain the same. Otherwise, the savings sub account will be noninterest bearing. The savings sub account will be governed by the rules governing our other savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

CSB Banking Centers

Orrville Banking Centers Rt. 57, 461 Wadsworth Road (Drive-Up ATM)			
Shreve Banking Center 333 West South Street (Drive-Up ATM)			
Wooster Banking Centers Downtown, 305 West Liberty Street (Drive-Up ATM)			
——————————————————————————————————————			
Millersburg Banking Centers Clinton Commons, 2102 Glen Drive (Drive-Up ATM)			
Berlin Banking Center 4587 S.R. 39 (Drive-Up ATM) 330-893-3565			
Charm Banking Center 4440 C.R. 70 (Walk-Up ATM) 330-893-3323			
Walnut Creek Banking Center 4980 Olde Pump Street (Walk-Up ATM)			
Winesburg Banking Center 2225 U.S. Route 62 (Drive-Up ATM)			
STARK COUNTY —			
North Canton Banking Center 1210 North Main Street (Drive-Up ATM)			
TUSCARAWAS COUNTY —			
Gnadenhutten Banking Center 100 South Walnut Street			
New Philadelphia Banking Center 635 West High Avenue (Drive-Up ATM)			
Sugarcreek Banking Center 127 South Broadway (Drive-Up ATM)			

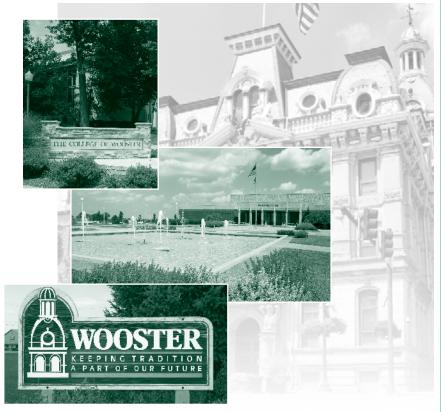
CSB Offsite ATMs

Pomerene Hospital 981 Wooster Road Millersburg (Cash-Only ATM) Skip's Convenience Store 213 Main Street Gnadenhutten (Cash-Only ATM)

Tony's Union 76 3054 East Main Street Port Washington (Cash-Only ATM) Union Hospital 659 Boulevard Dover (Cash-Only ATM)

CSB Departments and Services

Information & Customer Service	300-654-9015
24 Hour Xpress Phone Banking	388-438-2720
Loan Services 91 North Clay Street, Millersburg Personal or Business Loans 3	330-674-9015
Trust and Investment Services 91 North Clay Street, Millersburg	
24 Hour Xpress Net Banking & BillPay	www.csb1.com



66

As a community bank, we feel a great responsibility and pride in being involved with the local schools, nonprofit organizations and civic groups throughout the areas we serve. *We will continue this tradition in Wooster*.



Rick L. Ginther, President and CEO, The Commercial & Savings Bank

Serving Wayne County



The Commercial & Savings Bank

330-674-9015 | 1-800-654-9015 | www.csbl.com

Serving you with Banking Centers in Millersburg, Berlin, Charm,
Gnadenhutten, New Philadelphia, North Canton, Orrville,
Shreve, Sugarcreek, Walnut Creek, Winesburg and Wooster.