

FOR IMMEDIATE RELEASE

Citizens Bank Acquires Deposits of Miami Valley Bank

Sandusky, OH, October 5, 2007 - The Citizens Banking Company (Citizens Bank), the banking subsidiary of First Citizens Banc Corp, Sandusky, Ohio (Nasdaq:FCZA), has acquired the deposits of Miami Valley Bank. On October 5, 2007 all Miami Valley Bank offices opened as Citizens Bank.

Citizens Bank is a member of the FDIC and has a proud tradition in Ohio as a financially sound, service oriented community bank. Established in 1884, Citizens Bank currently manages nearly \$775 million in assets and \$550 million in deposits.

Citizens Bank will also enhance customer convenience after the upcoming merger with Champaign National Bank of Urbana. The merger, expected to close in the fourth quarter, will enable deposit customers to bank in Russell's Point, West Liberty and Urbana, as well as many other locations in Central and Northern Ohio.

"We are pleased to be able to serve our new customers in Lakeview and Quincy," stated James O. Miller, President and CEO of Citizens Bank. "We look forward to becoming partners in the community."

Citizens Bank is a full service financial institution offering deposit, loan, investment and insurance products. The bank prides itself on providing the products, services and guidance that customers need to meet their life stage goals.

"Through our products, training and service," said Miller, "Citizens Bank's entire focus is on making banking valuable for our community."

Member FDIC