

Officers and Consultants

As of December 31, 1999

Jerry L. Jordan

President & Chief Executive Officer

Sandra Pianalto

First Vice President & Chief Operating Officer

David E. Altig

Vice President & Economist
Research

Terry N. Bennett

Vice President
Information Technology Services

Andrew C. Burkle, Jr.

Vice President
Banking Supervision and Regulation

Barbara B. Henshaw

Vice President
Cincinnati Location Officer
Protection, Business Continuity

David P. Jager

Vice President
Cash, Treasury Services, Electronic Payments

Stephen H. Jenkins

Vice President
Banking Supervision and Regulation

Douglas A. Banks

Assistant Vice President
Banking Supervision and Regulation

James A. Blake

Consultant
IPS Development

Raymond L. Brinkman

Assistant Vice President
Savings Bonds

Michael F. Bryan

Assistant Vice President & Economist
Research

Ruth M. Clevenger

Assistant Vice President & Community Affairs Officer
Corporate Communications and Community Affairs

William D. Fosnight

Assistant Vice President & Assistant General Counsel
Legal

Stephen J. Geers

Assistant Vice President
Marketing

Joseph G. Haubrich

Consultant & Economist
Research

Lawrence Cuy

Senior Vice President
Financial Management Services, Strategic Planning,
Information Technology, COSO

R. Chris Moore

Senior Vice President
Banking Supervision and Regulation,
Credit Risk Management, Data Services

Robert W. Price

Senior Vice President
Retail Product Office, Check Automation and Operations

Samuel D. Smith

Senior Vice President
Cash, Treasury Services, Savings Bonds, Facilities,
Information Security, Protection, Business Continuity

Rayford P. Kalich

Vice President
Financial Management

David E. Rich

Senior Consultant
Information Technology Services

Edward E. Richardson

Vice President
Marketing, Sales

Terrence J. Roth

Vice President
Retail Product Office, Marketing

Robert B. Schaub

Vice President
Pittsburgh Location Officer, Check Operations,
Protection, Business Continuity

Susan G. Schueller

Vice President & General Auditor
Audit

Suzanne M. Howe

Assistant Vice President
Electronic Payments

Jon Jeswald

Assistant Vice President
Retail Product Office

Paul E. Kaboth

Assistant Vice President
Banking Supervision and Regulation

Dean Longo

Consultant
Information Technology Services

William J. Major

Assistant Vice President
Cleveland Check Operations

Stephen J. Ong

Assistant Vice President & Corporate Secretary
Corporate Communications and Community Affairs

James W. Rakowsky

Assistant Vice President
Facilities, Business Continuity

Kimberly L. Ray

Assistant Vice President
Pittsburgh Check Operations

Mark S. Sniderman

Senior Vice President & Director of Research
Research, Corporate Communications and
Community Affairs

Donald G. Vincel

Senior Vice President
Special Projects, UNISYS IPS Development

Robert F. Ware

Senior Vice President
Check, Marketing, Electronic Payments

Gregory L. Stefani

Vice President
Credit Risk Management, Data Services

Edward J. Stevens

Senior Consultant & Economist
Research

James B. Thomson

Vice President & Economist
Research

Joseph C. Thorp

Vice President
Facilities

Peggy A. Velimesis

Vice President
Human Resources, Quality, EEO Officer

Andrew W. Watts

Vice President & General Counsel
Legal, Ethics

Charles F. Williams

Vice President
Cincinnati and Columbus Check Operations

John P. Robins

Consultant
Banking Supervision and Regulation

Elizabeth J. Robinson

Assistant Vice President
Human Resources

Henry P. Trolio

Assistant Vice President
Information Technology Services

Anthony Turcinov

Assistant Vice President
Cleveland Check Operations

Michael Vangelos

Assistant Vice President
Information Security

Darell R. Witttrup

Assistant Vice President
Accounting, Billing

Consultants are highly skilled employees who contribute to attaining the Bank's goals through their specialized professional or technical skills.