

Business Advisory Council

As of December 31, 2001

Barbara Bissett
President & CEO
The Bissett Steel Company
Valley View, Ohio

Douglas Cowan
Chairman & CEO
The Davey Tree Expert Company
Kent, Ohio

Tanny Crane
President & CEO
Crane Plastics Company, LP
Columbus, Ohio

Joseph A. Graviss
President & CEO
Graviss McDonalds Restaurants
Versailles, Kentucky

Robert A. Gray
President & CEO
The Gray Printing Company
Fostoria, Ohio

D. Michael Hartley
Chairman & CEO
Standard Bent Glass Corporation
Butler, Pennsylvania

Kevin Lamarr Jones
Managing Partner
Homestead Capital, LLC
Medina, Ohio

John Kahl
CEO
Manco, Inc.
Avon, Ohio

James R. Leake
Vice President & CEO
James R. Leake & Son, Inc.
Richmond, Kentucky

P. C. Miller
President & CEO
Duramax Marine, Inc.
Middlefield, Ohio

Cynthia Moore-Hardy
President & CEO
Lake Hospital System
Willoughby, Ohio

Donald L. Mottinger
President
Superior Products, Inc.
Cleveland, Ohio

C. David Snyder
Chairman & CEO
Snyder International Brewing Group
Cleveland, Ohio

Community Bank Advisory Council

As of December 31, 2001

Marlene K. Barkheimer
President & CEO
Farmers State Bank
West Salem, Ohio

Charles K. Graham
President & CEO
Progressive Bank, N.A.
Wheeling, West Virginia

Dorsey G. Hall, II
Chairman, President, & CEO
Somerset National Bank
Somerset, Kentucky

James Hay
President & CEO
The Peoples Bank of Fleming County
Flemingsburg, Kentucky

Dallas C. Hipple
President & CEO
The Mars National Bank
Mars, Pennsylvania

G. W. Holden
President & CEO
The Farmers Citizens Bank
Bucyrus, Ohio

Orval H. Homan
Chairman, President, & CEO
Minster Bank
Minster, Ohio

William P. Jilek
Retired Chairman
The Richland Trust Company
Mansfield, Ohio

Michael J. Lamping
President & CEO
Champaign National Bank and Trust
Urbana, Ohio

Edward J. McKeon
President & CEO
Western Reserve Bank
Medina, Ohio

Dennis W. Rich
President & CEO
Eagle Bank
Williamstown, Kentucky

J. Michael Romey
President & CEO
The Citizens National Bank of Bluffton
Bluffton, Ohio

Jeffrey E. Smith
President & CEO
The Ohio Valley Bank Company
Gallipolis, Ohio

Charles G. Urtin
President & CEO
Irwin Bank and Trust Company
Irwin, Pennsylvania