

Officers and Consultants

As of December 31, 2001

Jerry L. Jordan

President & Chief Executive Officer

Sandra Pianalto

First Vice President & Chief Operating Officer

Lawrence Cuy

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

R. Chris Moore

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

Robert W. Price

Senior Vice President
Retail Product Office, Check Automation
and Operations

Susan G. Schueller

Senior Vice President & General Auditor
Audit

Samuel D. Smith

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

Mark S. Sniderman

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

Peggy A. Velimesis

Senior Vice President
Human Resources, Payroll, Internal Communications,
Quality, EEO Officer

Robert F. Ware

Senior Vice President
Check, Marketing, Electronic Payments,
Customer Satisfaction

Andrew W. Watts

Senior Vice President and General Counsel
Legal, Ethics

David E. Altig

Vice President & Associate Director of Research
Research

Terry N. Bennett

Vice President
Information Technology

Raymond L. Brinkman

Vice President
Savings Bonds, EZ Clear

Michael F. Bryan

Vice President & Economist
Research

Andrew C. Burkle, Jr.

Vice President
Supervision and Regulation

William D. Fosnight

Vice President & Associate General Counsel
Legal

Barbara B. Henshaw

Vice President
Cincinnati Location Officer,
Protection, Business Continuity

Suzanne M. Howe

Vice President
Electronic Payments

David P. Jager

Vice President
Cash, Treasury Services, Electronic Payments

Stephen H. Jenkins

Vice President
Supervision and Regulation

Rayford P. Kalich

Vice President
Accounting, Budget, Purchasing,
Strategic Planning, COSO

Stephen J. Ong

Vice President
Supervision and Regulation

David E. Rich

Senior Consultant
Information Technology

Edward E. Richardson

Vice President
Sales, National Account Program

Terrence J. Roth

Vice President
Retail Product Office, Product Development

Robert B. Schaub

Vice President
Pittsburgh Location Officer,
Protection, Business Continuity

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, Business Continuity

Charles F. Williams

Vice President
Cincinnati and Columbus Check Operations

Darell R. Wittrup

Vice President
Accounting, Billing

Douglas A. Banks

Assistant Vice President & Consumer Affairs Officer
Supervision and Regulation

Kelly A. Banks

Assistant Vice President & Public Information Officer
Corporate Communications

James A. Blake

Consultant
Retail Product Office

Ruth M. Clevenger

Assistant Vice President & Community Affairs Officer
Community Affairs

Stacey L. Conner

Assistant Vice President & Corporate Secretary
Office of the Corporate Secretary

Stephen J. Geers

Assistant Vice President
Marketing, National Account Program

Patrick Geyer

Assistant Vice President
Electronic Payments

Kenneth J. Good

Assistant Vice President
Pittsburgh Check Operations

Felix Harshman

Assistant Vice President
Accounting, Budget

Joseph G. Haubrich

Consultant & Economist
Research

Keith W. Hribal

Assistant Vice President
Cash Systems Support

Jon C. Jeswald

Assistant Vice President
Retail Product Office

Paul E. Kaboth

Assistant Vice President
Supervision and Regulation

Dean A. Longo

Consultant
Information Technology

William J. Major

Assistant Vice President
District Transition Manager, Check Modernization

James W. Rakowsky

Assistant Vice President
Facilities, Business Continuity

John P. Robins

Consultant
Supervision and Regulation

Elizabeth J. Robinson

Assistant Vice President
Human Resources

Jerome J. Schwing

Assistant Vice President
Cincinnati Check Operations

Henry P. Trolio

Assistant Vice President
Information Technology

Anthony Turcinov

Assistant Vice President
Cleveland Check Operations

Michael Vangelos

Assistant Vice President
Information Security

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