

FEDERAL RESERVE BANK *of* CLEVELAND

OFFICE OF THE CORPORATE SECRETARY

Election Procedures

To Member Banks of the Fourth Federal Reserve District:

In accordance with the provisions of Section 4 of the Federal Reserve Act, as amended, and my memo dated

September 29, 2025, regarding the election of one Class A, Group 1 director and one Class B, Group 1 director of the Federal Reserve Bank of Cleveland, the names of the candidates nominated and the banks that made the nominations are listed on this website.

Member banks in Group 1 are electing a Class A director to a three-year term expiring December 31, 2028. Ms. Helga Houston is eligible and has been nominated for reelection to this position.

Member banks in Group 2 are electing a Class B director to a three-year term expiring December 31, 2028. Ms. Holly Wiedemann is eligible and has been nominated for reelection to this position.

A member bank's voting group is determined by its capitalization. A list of member banks in each classification can be found in Appendix A.

All eligible voting banks have access to vote on this election website. In order that the balloting may be kept secret, the name of the bank and the title of the voting officer **will not** be associated with his or her vote.

For contested elections, Section 4 of the Federal Reserve Act provides for preferential voting for election of directors. Where no more than two candidates have been nominated, a member bank will be deemed to have indicated the remaining candidate, if any, as a second choice. Where there are more than two candidates, the officer casting a member bank's vote must indicate a first, second, or third choice for each candidate on the ballot. Only one choice may be indicated for each candidate.

By law, the votes must be cast within the period the online polls are open. The online polls will open **Monday, November 3, 2025**, and will close at **5:00 pm on Monday, November 17, 2025**. Thereafter, the online votes will be tallied, and the results of the election will be announced.

Group 2 banks, each with combined capital and surplus of more than \$50 million or more but less than \$500 million, and Group 3 banks, each with each with combined capital and surplus of less than \$50 million, are included in this notice but are not eligible to nominate or vote during this election. **While the banks in Group 2 and Group 3 will not vote in this election, access has been provided to this election website for their information.**

Sincerely,

Heidi Gartland
Chair of the Board
November 3, 2025

*Section 4 of the Federal Reserve Act requires that the ballots be tallied in a specific manner for which we are providing a summarized interpretation and explanation: Any candidate receiving a majority of all first-choice votes cast shall be declared elected. If no candidate shall have a majority of the first-choice votes, then the first-choice votes shall be added

to the total of the second-choice votes cast for each candidate. The candidate then having a majority of the votes and the highest combined total shall be declared elected. If, however, no candidate then has a majority of the highest combined total of votes cast, then the votes cast for third choice shall be added to the first- and second-choice votes, and the candidate then having the highest number of votes shall be declared elected.

Appendix A – Bank Groups

Group 1

Combined capital and surplus of \$500 million or more

U.S. Bank, NA
PNC Bank, NA
Fifth Third Bank, NA
Huntington National Bank
KeyBank, NA
First National Bank of Pennsylvania
Bank of New York Mellon, NA
First Financial Bank
Park National Bank
Peoples Bank
Community Trust Bank, Inc.

Group 2

Combined capital and surplus of \$50 million or more but less than \$500 million

Civista Bank
Farmers National Bank of Canfield
National Cooperative Bank, NA
Nextier Bank, NA
LCNB National Bank
Whitaker Bank, Inc.
Waterford Bank, NA
Ohio Valley Bank Company
State Bank and Trust Company
Signature Bank, NA
Vinton County National Bank
Forcht Bank, NA
Croghan Colonial Bank
First Southern National Bank
Commercial and Savings Bank of Millersburg Ohio
Merchants National Bank
Citizens National Bank of Bluffton
North Side Bank and Trust Company
Richwood Banking Company, Inc.
Citizens Bank of Kentucky, Inc.
Consumers National Bank

Group 2 continued

First Federal Community Bank, NA
Cumberland Valley National Bank and Trust Company
United Midwest Savings Bank, NA
Greenville National Bank
Killbuck Savings Bank Company

Group 3

Combined capital and surplus of less than \$50 million

Portage Community Bank
Genoa Banking Company
First National Trust Company
Killbuck Savings Bank Company
St. Henry Bank
First National Bank in New Bremen
North Valley Bank
First Citizens National Bank of Upper Sandusky
Credit First, NA
Kingston National Bank
First National Bank of Grayson
Hocking Valley Bank
Citizens National Bank of Somerset
Buckeye Community Bank
Andover Bank
First National Bank of Bellevue
Private Trust Company, NA
Settlers Bank
1st National Bank
Apollo Trust Company
Apple Creek Banking Company
First National Bank of Manchester
First National Bank of McConnellsville
First Central National Bank of Saint Paris
First National Bank of Pandora
Ottoville Bank Company
First National Bank of Waverly
First National Bank of Dennison, Ohio
Peoples Bank & Trust of Hazard
First National Bank of Sycamore
First United National Bank
Hamler State Bank
Salyersville National Bank
National Bank of Adams County of West Union
Citizens National Bank of McConnellsville
First National Bank of Blanchester
Home National Bank
Metamora State Bank
First National Bank of Brooksville

Group 3 continued

First National Bank of Germantown

Security National Trust Co.

Trust Company of Toledo, NA

Corn City State Bank

Community First Bank, NA