

FEDERAL RESERVE BANK *of* CLEVELAND

OFFICE OF THE CORPORATE SECRETARY

Nomination Procedures

To the Member Banks of the Fourth Federal Reserve District:

An election will be held under the provisions of Section 4 of the Federal Reserve Act, as amended, for the positions held by the directors of the Federal Reserve Bank of Cleveland whose terms expire on December 31, 2025:

Ms. Houston is completing her first term that concludes on December 31, 2025, as a Class A, Group 1 director. She is eligible for reelection. The director in this seat will be chosen in a vote by banks in Group 1, which consists of member banks with combined capital and surplus of \$500 million or more.

Ms. Wiedemann is completing her first term that concludes on December 31, 2025, as a Class B, Group 1 director. She is eligible for reelection. The director in this seat will be chosen in a vote by banks in Group 1, which consists of member banks with combined capital and surplus of \$500 million or more.

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.

The nomination procedure for a bank participating in this election* is as follows: Each bank in Group 1 may nominate one candidate for Class A director and one candidate for Class B director. (See the limitations on eligibility for nomination for Class A and Class B directors.) **The nominations must be made by a duly authorized officer of the bank and submitted on or before October 28, 2025.**

On November 3, 2025, a list of the candidates (including an indication of who nominated each candidate) will be available, and a letter will be emailed or mailed to each bank in the voting group (Group 1). The letter will contain a login ID and password for online voting. **Online voting will begin Monday, November 3, 2025, and must be completed by 5:00 pm on Tuesday, November 17, 2025.** The online ballots will be tallied, and results of the election will be announced.

While the banks in Group 2 and Group 3 will not vote in this election, access has been provided to this website for their information. 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.

Sincerely,

Heidi L. Gartland
Chair of the Board
September 29, 2025

*Section 4 of the Federal Reserve Act, as amended, provides that whenever member banks in the same Federal Reserve District are subsidiaries of the same bank holding company, participation in nomination and election is confined to the member bank designated for that purpose by the holding company.

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

Group 2 continued

Killbuck Savings Bank Company
Minster Bank

Group 3

Combined capital and surplus of less than \$50 million

Portage Community Bank
Genoa Banking Company
First National Trust 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
Citizens National Bank of Woodsfield
Twin Valley Bank
First National Bank of Blanchester
Home National Bank
Metamora State Bank
First National Bank of Brooksville
First National Bank of Germantown

Group 3 continued

Security National Trust Co.
Trust Company of Toledo, NA
Corn City State Bank
Community First Bank, NA