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

In accordance with the provisions of Section 4 of the Federal Reserve Act, as amended, and my memo dated **November 13, 2026**, regarding the election of one Class A, Group 1 director, one Class A, Group 3 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. Mr. William Demchak is eligible and has been nominated for election to this position.

Member banks in Group 3 are electing a Class A director to a three-year term expiring December 31, 2029. Ms. Zesiger is Nicholson eligible and has been nominated for reelection to this position.

Member banks in Group 3 are electing a Class B director to a three-year term expiring December 31, 2029. Ms. Ramona Hood is eligible and has been nominated for election 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 **Friday, November 13, 2026,** and will close at **5:00 pm on Friday, November 27, 2026**. 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, are included in this notice but are not eligible to nominate or vote during this election. **While the banks in Group 2 will not vote in this election, access has been provided to this election website for their information.**

Sincerely,

Richard J. Kramer
Chair of the Board
November 13, 2026

*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
PNC Bank
Fifth Third Bank
Huntington National Bank
KeyBank
First National Bank of Pennsylvania
Bank of New York Mellon
First Financial Bank
Tristate Capital Bank
Park National Bank
Dollar Bank
Peoples Bank
Community Trust Bank, Inc.
Farmers National Bank of Canfield
Civista Bank
Erebor Bank

Group 2
Combined capital and surplus of $50 million or more but less than $500 million
National Cooperative Bank Nextier Bank
Lorain County National Bank
CF Bank Whitaker Bank, Inc.
Waterford Bank
Vinton County National Bank
State Bank and Trust Company
Ohio Valley Bank Company
Signature Bank
First Southern National Bank
Forcht Bank
Croghan Colonial Bank
Commercial and Savings Bank of Millersburg Ohio
Richwood Banking Company, Inc.
Merchants National Bank
Citizens National Bank of Bluffton
North Side Bank and Trust Company

Group 2 continued

Consumers National Bank
Citizens Bank of Kentucky, Inc.
First Federal Community Bank
Killbuck Savings Bank Company
Greenville National Bank
Cumberland Valley National Bank and Trust Company
Minster Bank
United Midwest Savings Bank
Genoa Banking Company
Portage Community Bank

Group 3

Combined capital and surplus of less than $50 million

First National Bank in New Bremen
St. Henry Bank
North Valley Bank
First National Trust Company
Kingston National Bank
First National Bank of Grayson
First Citizens National Bank of Upper Sandusky
Citizens National Bank of Somerset
Andover Bank
Hocking Valley Bank
Credit First
Greenway Bank
Private Trust Company
Buckeye Community Bank
First National Bank of Bellevue
First National Bank of Bucyrus
New Carlisle Federal Savings Bank
Peoples Bank & Trust of Hazard
Apple Creek Banking Company
1st National Bank
Settlers Bank
First National Bank of Manchester
Apollo Trust Company
First National Bank of McConnelsville
First United National Bank
First National Bank of Pandora
First National Bank of Sycamore
First National Bank of Dennison, Ohio
Ottoville Bank Company
First Central National Bank of Saint Paris
First National Bank of Waverly
Salyersville National Bank
Hamler State Bank
National Bank of Adams County of West Union
Citizens National Bank of Woodsfield
Citizens National Bank of McConnelsville

Group 3 continued
Twin Valley Bank
Preferred Legacy National Trust Bank
Home National Bank
Bank419
First National Bank of Blanchester
First National Bank of Brooksville
Trust Company of Toledo
First National Bank of Germantown
Security National Trust Company
Corn City State Bank
Community First Bank