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 or whose service ends on December 31, 2026:

Ms. Houston is retiring from Huntington Bancshares and her service is ending effective December 31, 2026, as a Class A, Group 1 director. 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.

Mr. Nicholson is completing his first term that concludes on December 31, 2026, as a Class A, Group 3 director. He will not be seeking a second term. The director in this seat will be chosen in a vote by banks in Group 3, which consists of member banks with combined capital and surplus of less than $50 million.

Mr. McNair is completing his first term that concludes on December 31, 2026, as a Class B, Group 1 director. He will not be seeking a second term. The director in this seat will be chosen in a vote by banks in Group 3, which consists of member banks with combined capital and surplus of less than $50 million.

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. Each bank in Group 3 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 November 9, 2026.**

On November 13, 2026, 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 groups (Group 1 and Group 3). The letter will contain a login ID and password for online voting. **Online voting will begin Friday, November 13, 2026, and must be completed by 5:00 pm on Friday, November 27, 2026**. The online ballots will be tallied, and results of the election will be announced.

While the banks in Group 2 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, are included in this notice but are not eligible to nominate or vote during this election.

Sincerely,

Richard J. Kramer
Chair of the Board
October 16, 2026

*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
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
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

Group 2 continued

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
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

Group 3 continued

First National Bank of Germantown
Security National Trust Co.
Corn City State Bank
Community First Bank