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 October 18, 2021, regarding the election of one Class A, Group 2 director and one Class B, Group 2 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 2 are electing a Class A director to a three-year term expiring December 31, 2024. Mr. Eddie Steiner 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, 2024, to succeed Ms. Valarie Sheppard. One candidate has been nominated for 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 22, 2021, and will close at 5:00 pm on Monday, December 6, 2021. Thereafter, the online votes will be tallied, and the results of the election will be announced.

Group 1 banks, each with combined capital and surplus of $500 million or more, and Group 3 banks, each with combined capital and surplus of less than $30 million, are included in this notice but are not eligible to vote during this election. While the banks in Group 1 and Group 3 will not vote in this election, access has been provided to this election website for their information.

Sincerely,

Dwight Smith
Chair of the Board
November 22, 2021

*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
- KeyBank, NA
- Huntington National Bank
- First National Bank Of Pennsylvania
- Bank of New York Mellon, NA
- First Financial Bank
- Park National Bank
- Community Trust Bank, Inc.
- Peoples Bank

#### Group 2
*Combined capital and surplus of $30 million or more but less than $500 million*

- Civista Bank
- Farmers National Bank of Canfield
- National Cooperative Bank, NA
- LCNB National Bank
- Whitaker Bank, Inc.
- Forcht Bank, NA
- Nextier Bank, NA
- Heartland Bank
- State Bank and Trust Company
- Croghan Colonial Bank
- Ohio Valley Bank Company
- Vinton County National Bank
- Signature Bank, NA
- CF Bank National Association
- Waterford Bank, NA
- First Southern National Bank
- Merchants National Bank
- Citizens National Bank of Bluffton
- Citizens Bank of Kentucky, Inc.
- North Side Bank and Trust Company
- Commercial and Savings Bank of Millersburg, Ohio
- Farmers National Bank of Emlenton
- Richwood Banking Company, Inc.
- Cortland Savings and Banking Company
- Killbuck Savings Bank Company
- Consumers National Bank
- Peoples Bank & Trust Company of Madison County
- Cumberland Valley National Bank & Trust Company

*Group 2 continued*
Greenville National Bank
Citizens National Bank of Somerset
Liberty National Bank
Minster Bank
St. Henry Bank
Andover Bank
Portage Community Bank
First Federal Community Bank, NA
First Citizens National Bank of Upper Sandusky
First National Bank in New Bremen
Genoa Banking Company
Kingston National Bank
First National Bank of Grayson
Hocking Valley Bank

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<tr>
<th>Group 3</th>
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<tr>
<td>Combined capital and surplus of less than $30 million</td>
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<tr>
<td>Credit First National Association</td>
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<tr>
<td>First National Bank of Bellevue</td>
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<tr>
<td>First United National Bank</td>
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<tr>
<td>First National Trust Company</td>
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<tr>
<td>Buckeye Community Bank</td>
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<td>North Valley Bank</td>
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<tr>
<td>First National Bank of Dennison, Ohio</td>
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<td>Private Trust Company, NA</td>
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<td>First National Bank of Manchester</td>
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<td>1st National Bank</td>
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<td>First National Bank of Sycamore</td>
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<td>First National Bank of Pandora</td>
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<td>First National Bank of McConnelsville</td>
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<td>Apollo Trust Company</td>
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<td>Ottoville Bank Company</td>
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<td>Salyersville National Bank</td>
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<td>Settlers Bank</td>
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<td>First Central National Bank of Saint Paris</td>
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<td>Peoples Bank &amp; Trust Company of Hazard</td>
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<td>First National Bank of Waverly</td>
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<tr>
<td>Hamler State Bank</td>
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<tr>
<td>Apple Creek Banking Company</td>
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<td>Citizens National Bank of McConnelsville</td>
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<td>Corn City State Bank</td>
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<td>Citizens National Bank of Woodsfield</td>
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<tr>
<td>National Bank of Adams County of West Union</td>
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<tr>
<td>Home National Bank</td>
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<tr>
<td>Twin Valley Bank</td>
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<tr>
<td>First National Bank of Brooksville</td>
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<tr>
<td>Metamora State Bank</td>
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<td>First National Bank of Blanchester</td>
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*Group 3 continued*
First National Bank of Germantown
Marblehead Bank
Security National Trust Co.
Community First Bank, NA
Trust Company of Toledo, NA