

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, 2018:

Class A Director

Mr. Claude Davis
Executive Chairman
First Financial Bancorp
Cincinnati, Ohio

Class B Director

Mr. George Barrett
Executive Chairman
Cardinal Health, Inc.
Dublin, Ohio

Mr. Davis is completing his second term, which concludes on December 31, 2018, as a Class A, Group 2 director. He is *not* eligible for reelection. His successor will be chosen in a vote by banks in Group 2, which consists of member banks that each have combined capital and surplus of \$25 million or more but less than \$500 million.

Mr. Barrett is completing his first term, which concludes on December 31, 2018, as a Class B, Group 2 director. He is not seeking reelection. The director in this seat will be chosen in a vote by banks in Group 2, which consists of member banks that each have combined capital and surplus of \$25 million or more but less than \$500 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 2 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 14, 2018.**

On November 19, 2018, a list of the candidates will be available, and a letter will be emailed or mailed to each bank in the voting group (Group 2). The letter will contain an access code and password for online voting. **Online voting will begin Monday, November 19, 2018, and must be completed by 5:00 pm on Wednesday, December 5, 2018.** The online ballots will be tallied, and results of the election will be announced.

While the banks in Group 1 and Group 3 will not vote in this election, access has been provided to the election website for their information. 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 \$25 million, are included in this notice but are not eligible to nominate or vote during this election.

Sincerely,

Dawne Hickton
Chair of the Board
October 15, 2018

*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
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.

Group 2

Combined capital and surplus of \$25 million or more but less than \$500 million

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

Group 2 continued

Greenville National Bank
St. Henry Bank
Consumers National Bank
Minster Bank
First Citizens National Bank Of Upper Sandusky
Andover Bank
Citizens National Bank Of Somerset
Portage Community Bank
Progressive Bank, NA
First Federal Community Bank, NA
Liberty National Bank
Genoa Banking Company
Kingston National Bank
First National Bank In New Bremen
First National Bank Of Grayson
Hocking Valley Bank

Group 3

Combined capital and surplus of less than \$25 million

First United National Bank
First National Bank And Trust
First National Trust Company
First National Bank Of Bellevue
First National Bank Of Dennison, Ohio
North Valley Bank
Buckeye Community Bank
Peoples Bank & Trust Company Of Hazard
Citizens Commerce National Bank
Private Trust Company, NA
Somerville National Bank
First National Bank Of Manchester
Ottoville Bank Company
1st National Bank
Apollo Trust Company
First National Bank Of McConnelsville
Settlers Bank
Salyersville National Bank
First Central National Bank Of Saint Paris
First National Bank Of Waverly
First National Bank Of Sycamore
First National Bank Of Jackson
First National Bank Of Pandora
Hamler State Bank
Peoples National Bank
Apple Creek Banking Company
Corn City State Bank
Unified Trust Company, NA
National Bank Of Adams County Of West Union

Group 3 continued

Home National Bank
Peoples National Bank Of Mt. Pleasant
Citizens National Bank Of Woodsfield
First National Bank Of Blanchester
Twin Valley Bank
Metamora State Bank
First National Bank Of Brooksville
Security National Trust Co.
Community First Bank, NA
First National Bank Of Powhatan Point
First National Bank Of Germantown
Trust Company Of Toledo, National Association
Marblehead Bank