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, 2019:

**Class A Director**
Mr. Stephen Steinour
Chairman, President and Chief Executive Officer
Huntington Bancshares Incorporated
Columbus, Ohio

**Class B Director**
Mr. David Megenhardt
Executive Director
United Labor Agency
Cleveland, Ohio

Mr. Steinour is completing his first term, which concludes on December 31, 2019, as a Class A, Group 1 director. Class A, Group 1 directors typically serve only one term. His successor will be chosen in a vote by banks in Group 1, which consists of member banks that each have combined capital and surplus of $500 million or more.

Mr. Megenhardt is completing his first term, which concludes on December 31, 2019, as a Class B, Group 1 director. He 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 that each have 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 September 9, 2019.**

On September 16, 2019, a list of the candidates 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, September 16, 2019, and must be completed by 5:00 pm on Monday, September 30, 2019.** 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 the election website for their information. Group 2 banks, each with combined capital and surplus of $25 million or more but less than $500 million, 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
August 9, 2019

*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
### Group 2 continued

- Cumberland Valley National Bank & Trust Company
- Richwood Banking Company, Inc.
- 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
- First Federal Community Bank, NA
- United Midwest Savings Bank
- 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
- Private Trust Company, NA
- 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
- Citizens National Bank Of McConnelsville
- Apple Creek Banking Company
- Corn City State Bank
<table>
<thead>
<tr>
<th>Unified Trust Company, NA</th>
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<tbody>
<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>Peoples National Bank Of Mt. Pleasant</td>
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<td>Citizens National Bank Of Woodsfield</td>
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<td>First National Bank Of Blanchester</td>
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<td>Security National Trust Co.</td>
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<td>Community First Bank, NA</td>
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<td>First National Bank Of Germantown</td>
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<td>Trust Company Of Toledo, National Association</td>
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<td>Marblehead Bank</td>
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