

# Directors

As of December 31, 1999

## Cleveland

**G. Watts Humphrey, Jr.**  
*Chairman & Federal Reserve Agent*  
President  
GWH Holdings, Inc.  
Pittsburgh, Pennsylvania

**David H. Hoag**  
*Deputy Chairman*  
Former Chairman  
The LTV Corporation  
Cleveland, Ohio

**John R. Cochran**  
Chairman & CEO  
FirstMerit Corporation  
Akron, Ohio

**David S. Dahlmann**  
President & CEO  
Southwest Bank  
Greensburg, Pennsylvania

**Wayne R. Embry**  
President  
Cleveland Cavaliers  
Cleveland, Ohio

**Robert Y. Farrington**  
Executive Secretary-Treasurer, Emeritus  
Ohio State Building and  
Construction Trades Council  
Columbus, Ohio

**Cheryl L. Krueger-Horn**  
President & CEO  
Cheryl&Co.  
Westerville, Ohio

**Tiney M. McComb**  
Chairman & President  
Heartland BancCorp  
Gahanna, Ohio

**David L. Nichols**  
Former Chairman & CEO  
Mercantile Stores, Inc.  
Fairfield, Ohio

## Cincinnati

**George C. Juilfs**  
*Chairman*  
President & CEO  
SENCORP  
Newport, Kentucky

**Judith G. Clabes**  
President & CEO  
Scripps Howard Foundation  
Cincinnati, Ohio

**Phillip R. Cox**  
President & CEO  
Cox Financial Corporation  
Cincinnati, Ohio

**Jean R. Hale**  
President & CEO  
Community Trust Bancorp, Inc.  
Pikeville, Kentucky

**Thomas Revely III**  
President & CEO  
Cincinnati Bell Supply Co.  
Cincinnati, Ohio

**Wayne Shumate**  
Chairman & CEO  
Kentucky Textiles, Inc.  
Paris, Kentucky

**Stephen P. Wilson**  
Chairman, President & CEO  
Lebanon Citizens National Bank  
Lebanon, Ohio

## Pittsburgh

**John T. Ryan III**  
*Chairman*  
Chairman & CEO  
Mine Safety Appliances Company  
Pittsburgh, Pennsylvania

**Georgia Berner**  
President  
Berner International Corp.  
New Castle, Pennsylvania

**Charles E. Bunch**  
Senior Vice President, Strategic  
Planning and Corporate Services  
PPG Industries, Inc.  
Pittsburgh, Pennsylvania

**Gretchen R. Haggerty**  
Vice President, Accounting and Finance  
U.S. Steel Group  
Pittsburgh, Pennsylvania

**Thomas J. O'Shane**  
Senior Executive Vice President  
Sky Financial Group  
New Castle, Pennsylvania

**Edward V. Randall, Jr.**  
Management Consultant  
Babst Calland Clements & Zomnir  
Pittsburgh, Pennsylvania

**Peter N. Stephans**  
Chairman & CEO  
Trigon, Incorporated  
McMurray, Pennsylvania



**Robert W. Gillespie**  
*Federal Advisory Council Representative*  
Chairman & CEO  
KeyCorp  
Cleveland, Ohio



David L. Nichols, David H. Hoag, Cheryl L. Krueger-Horn, Tiney M. McComb, David S. Dahlmann, Robert Y. Farrington, and G. Watts Humphrey, Jr.



Thomas Revely III, Phillip R. Cox, George C. Juilfs, Judith G. Clabes, Stephen P. Wilson, and Jean R. Hale



Peter N. Stephans, John T. Ryan III, and Edward V. Randall, Jr.