



Executive Officers

Of the National Bank and Trust Company

Pictured Left to Right: Stephen L. Klumb, Howard T. Witherby III, Craig F. Fortin, Sandra F. Waits, W. Keith Argabright, Tricia H. Lynn, John J. Limbert, Thomas J. MacDonald, Walter H. Rowsey.

John J. Limbert - President and CEO

Sandra F. Waits - VP, Human Resources

Tricia H. Lynn - VP, Compliance/Audit

Financial Services Division

Craig F. Fortin - Senior Vice President and CFO

Jill M. Ulrich - VP, Controller

Credit Administration Division

Walter H. Rowsey - Senior Vice President

Robert R. Hoffman - VP, Credit Administration

Matthew D. Downs - AVP, Collections

Desiree L. Garrison - AVP, Business Loan Operations

Shaun S. Goodbar - AVP, Credit Department

Barbara A. Prickett - AVP, Retail Loan Operations

Loan Division

Stephen G. Klumb - Senior Vice President

Edward L. Wood - Regional VP, Business Loans

Chad M. Beam - VP, Business Loans

Rhonda R. Beam-Adams - VP, Business Loans

Michael R. Dalton - VP, Business Loans

Richard A. Jones - VP, Business Development

C. Scott Losekamp - VP, Business Loans

Robert K. Schaad - VP, Real Estate Loans

James C. Wolary - AVP, Real Estate Loans

NB&T Advisory Group

Thomas J. MacDonald - Senior Vice President

Kenneth S. Donaldson - VP, Investment and Financial Planning Manager

Jason A. Phipps - VP, Producing Sales Manager

Jill R. Green - AVP, Trust Operations

Janet Dixon - AVP, Trust Officer

Dawn M. Greene - AVP, Trust Officer

Jill K. Klontz - AVP, Financial Consultant

Operations Division

Howard T. Witherby - Senior Vice President

Kenneth R. Blendea - AVP, Security

Lisa A. Douglas - AVP, Information Systems

Retail Banking

W. Keith Argabright - Senior Vice President

C. Denise Fauber - VP, Regional Manager

Peter B. Joines - VP, Regional Manager

Stephen R. Harding - VP, Branch Operations Administrator

Mary Jane West - VP, Business Development

Todd A. Lane - VP, Electronic Banking

Michael C. Giannotta - AVP, Consumer Loans

Eric L. Noble - AVP, Small Business Banking

Katherine S. Anderson - AVP, Springboro

Jesse W. Back - AVP, Mason - Courseview Drive

Tammy L. Barker - AVP, Franklin

Darrell L. Baumann - VP, Milford

Kelly L. Cornette - AVP, Georgetown

Kelli L. Crutcher - AVP, Batavia and Owensville

Nicole D. Custis - AVP, Wilmington Plaza

Kyle M. Dobbins - AVP, Carlisle

Daria K. Foobar-Frost - AVP, Mt. Orab and Sardinia

Shirley L. Haines - AVP, Wilmington Main

Qiana C. Hyre - AVP, Mason - Snider Road

D. Ryan Page - AVP, New Vienna and Sabina

Sarah O. Pennington - AVP, Lebanon

Regina M. Ray - AVP, Hamilton Township

Margaret J. Scott - AVP, Blanchester

Toni M. Slusher - AVP, Centerville

Marwa A. Staton - AVP, Middletown

Kelly A. Ward - AVP, Hillsboro

Sandra J. Wesley - AVP, Williamsburg

Richard J. Whitaker - AVP, Waynesville