

# ALWAYS LEADING. ALWAYS SERVING. ALWAYS HERE.

2024 THIRD QUARTER REPORT



**Central Bancshares, Inc.**

Central Bank & Trust Co. • Central Insurance Services • Central Investment Center, Inc.



## MISSION STATEMENT

The mission of Central Bancshares is to become Kentucky's leading, high-performing, community banking company by empowering our staff to deliver consistently superior service and value to our customers, shareholders and communities. We will be successful because Central Bankers are our greatest resource and our most sustainable advantage.

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# FINANCIAL HIGHLIGHTS

As of and for the nine months ended September 30

| (dollars in thousands, except share data) | 2024         | 2023         | 2022         | 2021         | 2020         |
|---|--------------|--------------|--------------|--------------|--------------|
| <b>RESULTS OF OPERATIONS:</b>             |              |              |              |              |              |
| Net income                                | \$ 25,941    | \$ 25,893    | \$ 14,345    | \$ 25,557    | \$ 16,462    |
| Net income per share                      | 0.76         | 0.74         | 0.41         | 0.73         | 0.47         |
| Book value per share at quarter end       | 12.08        | 10.73        | 9.66         | 10.19        | 9.28         |
| <b>AT SEPTEMBER 30:</b>                   |              |              |              |              |              |
| Assets                                    | \$ 3,583,698 | \$ 3,565,861 | \$ 3,873,931 | \$ 3,670,753 | \$ 3,121,608 |
| Earning assets                            | 3,395,889    | 3,379,389    | 3,662,505    | 3,578,928    | 3,023,573    |
| Loans, net                                | 2,808,194    | 2,568,683    | 2,202,861    | 2,137,563    | 2,344,650    |
| Deposits                                  | 2,784,004    | 2,695,013    | 3,130,144    | 3,009,738    | 2,529,449    |
| Shareholders' equity                      | 412,653      | 373,391      | 336,015      | 354,577      | 322,702      |
| <b>PERFORMANCE RATIOS:</b>                |              |              |              |              |              |
| Return on average assets                  | 0.98%        | 0.97%        | 0.50%        | 0.99%        | 0.74%        |
| Return on average shareholders' equity    | 8.82         | 9.64         | 5.53         | 10.01        | 6.98         |
| Average tangible equity                   |              |              |              |              |              |
| to average tangible assets                | 10.80        | 9.65         | 8.65         | 9.48         | 10.15        |
| Net charge-offs to average loans          | 0.05         | 0.12         | 0.10         | 0.06         | 0.05         |
| Allowance for credit losses as a          |              |              |              |              |              |
| percentage of quarter end loans           | 1.11         | 1.14         | 1.13         | 1.13         | 0.99         |
| Net interest margin (tax equivalent)      | 3.85         | 3.72         | 2.72         | 3.16         | 3.53         |

## CONSOLIDATED BALANCE SHEETS

(in thousands, except share data)

|  | September 30<br>2024 | September 30<br>2023 |
|--|----------------------|----------------------|
| <b>ASSETS</b>  |                      |                      |
| Cash and due from financial institutions   | \$ 65,250            | \$ 57,803            |
| Interest bearing deposits with other financial institutions  | 53,000               | 16,000               |
| Total cash and cash equivalents  | <u>118,250</u>       | <u>73,803</u>        |
| Debt securities  | 497,032              | 755,372              |
| Loans, net of unearned income  | 2,839,817            | 2,598,188            |
| Allowance for credit losses  | (31,623)             | (29,505)             |
| Loans, net   | <u>2,808,194</u>     | <u>2,568,683</u>     |
| Premises and equipment, net  | 88,243               | 91,969               |
| Federal Home Loan Bank stock   | 6,040                | 9,829                |
| Intangible assets  | 14,313               | 14,313               |
| Prepaid expenses and other assets  | 51,626               | 51,892               |
| <b>Total assets</b>  | <u>\$ 3,583,698</u>  | <u>\$ 3,565,861</u>  |
| <b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>  |                      |                      |
| Deposits:  |                      |                      |
| Non-interest bearing   | \$ 1,057,162         | \$ 1,112,503         |
| Interest bearing   | 1,726,842            | 1,582,510            |
| Total deposits   | <u>2,784,004</u>     | <u>2,695,013</u>     |
| Repurchase agreements  | 217,793              | 257,630              |
| Federal funds purchased  | 500                  | 500                  |
| Federal Home Loan Bank advances  | 50,000               | 122,000              |
| Subordinated debentures  | 15,000               | 15,000               |
| Other liabilities  | 103,748              | 102,327              |
| Total liabilities  | <u>3,171,045</u>     | <u>3,192,470</u>     |
| <b>SHAREHOLDERS' EQUITY</b>  |                      |                      |
| Common stock (voting), \$10 par value; 350,000 shares authorized;<br>341,631 and 347,922 shares issued and outstanding at September 30, 2024 and 2023, respectively            | 3,416                | 3,479                |
| Common stock (non-voting), no par value; 34,650,000 shares authorized; 33,820,679 and 34,444,278<br>shares issued and outstanding at September 30, 2024 and 2023, respectively | -                    | -                    |
| Additional paid-in capital   | 6,766                | 6,890                |
| Retained earnings  | 417,230              | 391,791              |
| Accumulated other comprehensive loss   | (14,759)             | (28,769)             |
| Total shareholders' equity   | <u>412,653</u>       | <u>373,391</u>       |
| <b>Total liabilities and shareholders' equity</b>  | <u>\$ 3,583,698</u>  | <u>\$ 3,565,861</u>  |

## CONSOLIDATED STATEMENTS OF INCOME

(in thousands, except share data)

For the nine months ended

|   | September 30<br>2024 | September 30<br>2023 |
|---|----------------------|----------------------|
| <b>INTEREST INCOME</b>                                |                      |                      |
| Loans, including fees                                 | \$ 117,692           | \$ 94,238            |
| Debt securities                                       | 13,673               | 17,614               |
| Deposits with other financial institutions            | 1,014                | 2,509                |
|   | <u>132,379</u>       | <u>114,361</u>       |
| <b>INTEREST EXPENSE</b>                               |                      |                      |
| Interest on deposits                                  | 31,295               | 15,775               |
| Interest on borrowed funds                            | 5,640                | 4,604                |
|   | <u>36,935</u>        | <u>20,379</u>        |
| Net interest income                                   | 95,444               | 93,982               |
| Provision for credit losses                           | 2,881                | 4,878                |
| Net interest income after provision for credit losses | <u>92,563</u>        | <u>89,104</u>        |
| <b>NON-INTEREST INCOME</b>                            |                      |                      |
| Service charges on deposit accounts                   | 4,279                | 4,425                |
| Service charges on loans                              | 8,173                | 7,577                |
| Wealth management income                              | 15,006               | 13,805               |
| Other income  | 7,003                | 6,860                |
|   | <u>34,461</u>        | <u>32,667</u>        |
| <b>NON-INTEREST EXPENSE</b>                           |                      |                      |
| Salaries  | 36,508               | 34,022               |
| Benefits  | 9,675                | 9,081                |
| Occupancy and equipment                               | 15,668               | 15,592               |
| Other non-interest expenses                           | 33,649               | 31,422               |
|   | <u>95,500</u>        | <u>90,117</u>        |
| Income before income taxes                            | 31,524               | 31,654               |
| Income taxes  | 5,583                | 5,761                |
| <b>Net income</b>                                     | <u>\$ 25,941</u>     | <u>\$ 25,893</u>     |
| <b>Basic earnings per share</b>                       | <u>\$ 0.76</u>       | <u>\$ 0.74</u>       |

# BOARDS OF DIRECTORS



*Luther Deaton, Jr.*  
Luther Deaton, Jr.  
Chairman, President & CEO

## Central Bancshares, Inc. and Central Bank & Trust Co. Boards of Directors

**Luther Deaton, Jr.**  
Chairman, President & CEO, Central Bancshares, Inc. and Central Bank & Trust Co.

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Vice Chairman of the Board, Central Bancshares, Inc. and Central Bank & Trust Co.

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President & CEO, Bridgeman Foods Inc.

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Retired Partner, RFH, PLLC Certified Public Accountants

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Retired Partner, Frost Brown Todd, LLC

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Community Volunteer

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Market President

**Randy Mason**  
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CFO, American Board Family Medicine

**Debbie Long**  
Owner, Dudley's on Short

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CEO & Owner, Lynn Blueprint & Supply

**Brian McCarty**  
Co-Founder, Bluegrass Hospitality Group

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Owner, Mills Companies 1, LLC

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**Bill Quigg**  
President, More Than A Bakery

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President, N.O.R. Solutions, LLC.

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President, Rupp & Associates, Inc.

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*Mayor of Richmond &  
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*Partner, Combs, Parsons and  
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*Chairman, President & CEO,  
Central Bancshares, Inc. and  
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*Market President*

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*President, Baptist Health  
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**James Ernest Hillard**  
*Owner, Middletown Industrial*

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**Mike Rice**  
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Central Bancshares, Inc. and  
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*Retired Partner,  
RFH, PLLC Certified Public  
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*President & CEO,  
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Central Bancshares, Inc. and  
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Lange & Co.*

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**Gregory Shumate**  
*Member, Frost Brown Todd, LLC*

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Development*

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*Market President*

**Paul Verst**  
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*Market President*

**Gerald F. (Kelly) Healy III**  
*Retired, McDonald's*

**Glenn D. Leveridge**  
*Retired, Central Bank  
Market President*

**Jeff Monohan**  
*President,  
The Allen Company*

**Ralph J. Palmer**  
*Retired, Palmer  
Engineering Co.*

**Patricia M. Smith**  
*President, MD Consulting, Inc.*

**Mary Jane Warner**  
*Retired, East Kentucky  
Power Cooperative, Inc.*

# OFFICERS

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*Loan Compliance Officer*

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*Chairman, President & CEO*

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*Vice Chairman*

Susan L. Simmons  
*Vice President*

Melissa Shimfessel  
*Vice President*

Edward Barnes  
*Treasurer*

## Central Bank, Lexington

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*Chairman, President & CEO*

Melissa Shimfessel  
*Vice President*

### AUDITING

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*Executive Vice President*

Danny C. Noland  
*Senior Vice President*

Scott Guise  
*Auditing Officer*

### Compliance

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*Senior Vice President*

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Shane Ensminger  
*Senior Vice President*

Angela D. Campbell  
*Vice President*

Chris Schnelle  
*Vice President*

Alan Stewart  
*Assistant Vice President*

## Risk Management

Beth Lakes Robinson  
*Senior Vice President*

Tim Hurley  
*Information Security Officer*

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*Executive Vice President*

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*Senior Vice President*

Shane Anderson  
*Vice President*

Mark R. Fox  
*Vice President*

Mark Yates  
*Vice President*

Ryan Allen  
*Commercial Lending Officer*

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*Vice President*

Paul B. Drake  
*Vice President*

Gary Loucks  
*Vice President*

Brad Noel  
*Vice President*

Jordan Owens  
*Vice President*

## Consumer Lending

Cameron Steiner  
*Consumer Underwriter Manager*

Ramon Greene  
*Indirect Lending Officer*

Kirt Caldwell  
*Consumer Lending Officer*

Sarah Forman  
*Consumer Underwriter Officer*

## Central Bank Mortgage

Catherine Himes  
*Senior Vice President*

Brad Fields  
*Vice President*

Lorraine Kinley  
*Vice President*

Bradley Sutherland  
*Vice President*

Lisa Hart  
*Vice President*

Melissa McCay  
*Mortgage Underwriter*

## Corporate Services

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*Senior Vice President*

Lisa K. Vickers  
*Vice President*

Ashley N. Rodgers  
*Vice President*

Tim Sprague  
*Vice President*

Chris Campbell  
*Assistant Vice President*

Rachel Jones  
*Assistant Vice President*

## Credit Analysis

Steffen Hanser  
*Assistant Vice President*

Leigh Carr  
*Assistant Vice President*

## Special Assets

Becky Mullins  
*Assistant Vice President*

Mike McFarland  
*Courtesy Coverage Supervisor*

## Loan Processing

Donna M. Turner  
*Vice President*

Jonathan Parks  
*Loan Processing Officer*

## HUMAN RESOURCES

Susan L. Simmons  
*Executive Vice President*

Shelia Plymale  
*Senior Vice President*

Shawn Presnell  
*Vice President*

Andrea Creech  
*Assistant Vice President*

Janette Hodges  
*Assistant Vice President*

## RETAIL & PRIVATE BANKING

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*Executive Vice President*

Matthew S. Ratliff  
*Senior Vice President*

Laurel Locke  
*Retail Admin Officer*

## Banking Centers

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*Vice President*

Gina Ensminger  
*Vice President*

Angela M. Friesz  
*Vice President*

Karen Lackey  
*Vice President*

Philip Rochester  
*Vice President*

Sharon Bradley  
*Assistant Vice President*

Kerry Bickett  
*Retail Banking Officer*

Bobby Cain  
*Retail Banking Officer*

Patricia Chamness  
*Retail Banking Officer*

Ben Little  
*Retail Banking Officer*

Laura M. Owens  
*Retail Banking Officer*

## Client Services

Diane Gentry  
*Vice President*



# OFFICERS

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Senior Vice President

## Correspondent Banking

Doug Flynn  
Correspondent Banking Officer

## Private Banking

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Senior Vice President

Leslie Flynn  
Vice President

Jeff Murphy  
Vice President

Christopher Thomason  
Vice President

Alexandra T. Wolf  
Assistant Vice President

## FINANCIAL PLANNING

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Executive Vice President & CFO

Mark A. Hampton, CPA  
Senior Vice President

Mark Kendall  
Assistant Vice President

Lisa A. Williamson  
Assistant Vice President

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Executive Vice President

James R. Nall  
Assistant Vice President

## OPERATIONS AND SUPPORT

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Executive Vice President

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Harvey Sword  
Senior Vice President

## Loan Services

Timothy R. Austin  
Vice President

Ben Pelfrey  
Loan Services Officer

## Deposit Services

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Assistant Vice President

## Image Processing

Joshua Bly  
Assistant Vice President

## Delivery Channels

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Senior Vice President

Anna Clayton  
Senior Vice President

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Vice President

## Card Services

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Assistant Vice President

Ken Kirk  
Assistant Vice President

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E. Sean Profit  
Senior Vice President

Adrian Embree  
Assistant Vice President

Kyle Hamilton  
Assistant Vice President

Jimmy Rose  
Technology Officer

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Executive Vice President

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Vice President

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Dominic LaBarber  
Vice President

Terri Shaw  
Trust Officer

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Vice President

Kimberlyann Smith  
Trust Operations Officer

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Senior Vice President

Jenny Foley, CPA  
Vice President

Anna Hovekamp  
Vice President

Elizabeth Johns  
Vice President

Lesley D. L. King  
Vice President

Lauren Lovely  
Vice President

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Vice President

Thomas Corr  
Vice President

Patrick Rassi, CFA®  
Vice President

Buck Woodford, CFA®  
Vice President

Chris Taylor  
Trust Officer

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Executive Vice President

Steve Barton  
Vice President

Tom Francis  
Vice President

Chris Harrison  
Vice President

Rob Wessel  
Vice President

Justin Whipple  
Vice President

Steven P. Wright  
Vice President

Don Yaden  
Vice President

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Executive Vice President & Senior Financial Advisor

Tony Brown  
Vice President & Financial Advisor

Jeff Fields, CRPS®  
Vice President & Financial Advisor

Deborah Fisher  
Vice President & Financial Advisor

Thomas E. Roberts, CFP®  
Vice President & Financial Advisor

Jennifer Wilson  
Vice President & Financial Advisor

John Saunier  
Financial Advisor

Lauralea Pfendler  
Financial Advisor

## CENTRAL BANK, GEORGETOWN

Kimberly E. Marshall  
Market President

Andrea Smith  
Vice President

## Retail Banking

Crystal Hunt  
Retail Banking Officer

Shelby Lyons  
Retail Banking Officer

# OFFICERS

## Mortgage Lending

Ashley Weir  
*Vice President*

## CENTRAL BANK, LOUISVILLE

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*Market President*

Michael Guenther  
*Senior Vice President & Senior  
Market Lender*

John Hubbuch, Jr.  
*Vice President*

Benjamin Morris  
*Vice President*

James "Jim" R. Sparks  
*Vice President*

## Retail Banking

Edman Cundiff  
*Senior Vice President*

Elaine Fawbush  
*Vice President*

Clayton Rogers  
*Vice President*

Bridgette Wingate  
*Community Development  
Officer*

## Mortgage Lending

Trevor Humphrey  
*Mortgage Lending Officer*

## Private Banking

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*Senior Vice President*

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*Vice President*

Jim Morris  
*Vice President*

M. Trish Osborn  
*Vice President*

Lucy Weaver  
*Vice President*

## Wealth Management

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*Vice President*

## CENTRAL BANK, MADISON COUNTY

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*Market President*

Cameron Abney  
*Senior Vice President &  
Senior Market Lender*

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*Vice President*

Andrew Alexander  
*Commercial Lending Officer*

## Retail Banking

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*Vice President*

Kristy Napier  
*Retail Banking Officer*

## Mortgage Lending

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*Vice President*

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*Market President*

Todd Addington  
*Commercial Lending Officer*

Isaac Steverson  
*Commercial Lending Officer*

## Retail Banking

Jill Slone  
*Assistant Vice President*

Kathy Moore  
*Retail Banking Officer*

## Mortgage Lending

Monna Key  
*Vice President*

## CENTRAL BANK, NORTHERN KENTUCKY

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*Senior Vice President &  
Senior Market Lender*

Mic Cooney  
*Senior Vice President*

Karen J. Homan  
*Senior Vice President*

JB Schmidt  
*Vice President*

Matt O'Toole  
*Commercial Lending Officer*

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*Senior Vice President*

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*Vice President*

Adam Metzger  
*Vice President*

Mark Minton  
*Vice President*

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*Retail Banking Officer*

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*Community Development  
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*Senior Vice President*

Larry Luebbers  
*Vice President*

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*Trust Officer*

## CENTRAL BANK, WINCHESTER

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*Market President*

Bo Henry  
*Senior Vice President &  
Senior Market Lender*

Erica Parks  
*Assistant Vice President*

## Retail Banking

Tammy M. Carroll  
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## Mortgage Lending

Lisa T. Earlywine  
*Vice President*

# NOTES

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