

THE TRI-STATE LEAGUE OF FINANCIAL INSTITUTIONS

Adams County Building and Loan Co.

Randy T. Brodt, President/CEO
201 W Main Street
West Union, Ohio 45693-1296
Tel # 937-544-2842
Fax # 937-544-8877
Email - acbl@bright.net

Bethel Building and Loan Company

Michael Brennan, President
503 West Plane Street
Bethel, Ohio 45106
Tel # 513-734-4445
Email - mbrennan.bbl@fuse.net

Bramble Savings Bank

954 SR 28
Milford, Ohio 45150-1912
Tel # 513-248-1222
Fax # 513-965-3953
James Gronefeld-Vice President
TSL Director
gronefeld@bramblesavings.com

Cheviot Savings Bank

Formerly known as The Cheviot Building and Loan Co.

Thomas J. Linneman, President/CEO

3723 Glenmore Avenue
Cincinnati, Ohio 45211-4744
Tel # 513-661-0457
Fax # 513-389-3312
Email - tlinneman@cheviotsavings.com
Website - www.cheviotsavings.com

Kevin M. Kappa, Vice President, Compliance

kkappa@cheviotsavings.com

Jeffrey J. Lenzer, Vice President jlenzer@cheviotsavings.com

TSL Past President (2006)

Deborah Fischer dfischer@cheviotsavings.com

Nancy Rueve

TSL Past President (2005)

nrueve@cheviotsavings.com

Annie Iverson

TSL Director

aiverson@cheviotsavings.com

Cincinnati Federal S&L Association

Joseph V. Bunke, President/CEO

4310 Glenway Avenue
Cincinnati, Ohio 45205-1597
Tel # 513-921-1465
Fax # 513-921-8749

Email - jbunke@cincinnati-federal.com

Gerald T. Mueller VP Lending jerrymueller@cincinnati-federal.com

TSL President

Barbara Kunze VP Operations bkunze@cincinnati-federal.com

West Branch - 7553 Bridgetown Rd; Cincinnati, OH 45248 513-941-6777

East Branches - 6400 Salem Rd; Cincinnati, OH 45230 513-232-1984
1270 Nagel Rd; Cincinnati, OH 45255 513-474-0400

Cincinnati S&L Co.

Steven E. Shultz, President & Executive Managing Officer

3300 Harrison Avenue
Cincinnati, Ohio 45211-5697
Tel # 513-661-6903
Fax # 513-661-7175
sshultz@cincinnatiussl.com

Website - www.cincinnatiussl.com

Terry E. Todd, Vice President

ttodd@cincinnatiussl.com

Kristina Glassford kglassford@cincinnatiussl.com

TSL Treasurer

Michael A. St. John, VP mstjohn@cincinnatiussl.com

Sandra A. Kihm, Asst VP skihm@cincinnatiussl.com

Northgate Branch-3664 Springdale Rd; Cincinnati 45251 513-385-7424

Harrison Branch-1100 Harrison Ave; Harrison 45030 513-367-5555

Citizens Federal Savings & Loan Association

David H. Schroeder, Exec Vice President/CEO

TSL Past President (2000)

433 Madison Avenue
Covington, Kentucky 41011-1565
Tel # 859-431-0087
Fax # 859-431-0089

E-mail - dschroeder@citizens-federal.com

Columbia Savings Bank
Michael J. Vank, President/CEO
411 Ludlow Avenue
Cincinnati, Ohio 45220-1901
Tel # 513-281-2443
Fax # 513-281-6331
Email - mjvank@columbiasavings.com
Andrew Rees Treasurer agrees@columbiasavings.com
Michele Profant Sr Loan Officer maprofant@columbiasavings.com
Jackie Henderson Office Mgr jshenderson@columbiasavings.com
Cherry Ungerbuehler Mgr Loan Services crungerbuehler@columbiasavings.com

Dearborn Savings Association, F.A.
Edward L. Fischer, President/CEO
118 Walnut Street
P.O. Box 32
Lawrenceburg, Indiana 47025-0032
Tel # 812-537-0940
Fax # 812-537-1464
Karleen McGraw HR - 812-537-0940 Fax # 812-537-3576
E-mail - sdoll@dearbornsavings.com

Eagle Savings Bank
Gary J. Koester, President/CEO
3650 Warsaw Avenue
Cincinnati, Ohio 45205-1792
Tel # 513-921-8500
Fax # 513-921-3895
Email - esb@eaglesavings.com & gkoester@eaglesavings.com
Website - www.eaglesavings.com
Delhi Branch-5148 Delhi Pike; Cincinnati, OH 45238 513-347-3700

Foundation Bank
Joseph D. Hughes, President/CEO
25 Garfield Place
Cincinnati, Ohio 45202-2085
Tel # 513-721-0120
Fax # 513-721-0140
Email - bancorp@msn.com
Kathy Gronefeld
TSL Director
Email- kgronefeld@foundationbankus.com

Franklin S&L Co.
Gretchen Schmidt, President/CEO
4750 Ashwood Drive
Cincinnati, Ohio 45241-2446
Tel # 513-469-8000
Fax # 513-469-5360
Email- gschmidt@franklinsavings.com
Email - ffhs@one.net
Website - www.franklinsavings.com
Robert H. Snyder - Director Human Resources
rsnyder@franklinsavings.com
Dan Voelpel CFO dvoelpel@franklinsavings.com
Larry Spitzmueller-Chief Compliance Officer lspitzmueller@franklinsavings.com
John P. Owens jowens@franklinsavings.com
TSL Director
Branches - Anderson, Delhi, Forest Park, O'Bryonville, Roselawn, Sharonville, Western Hills

Guardian Savings Bank, FSB
Richard L. Burkhart, President
5901 Colerain Avenue
Cincinnati, Ohio 45239-6413
Tel # 513-923-4100
Fax # 513-923-4460
Email - gsavings@aol.com
Website - www.guardiansavingsbank.com
Yvonne Rich, Vice President/Compliance
Co-Chairman Audit/Compliance Committee 513-923-4100
yrich@guardiansavingsbank.com
Carl Grayson, Vice President/CFO cgrayson@guardiansavingsbank.com
Darlene Waggoner, VP Lending dwaggoner@guardiansavingsbank.com
Angie Wesley, Treasurer awesley@guardiansavingsbank.com
Deborah Roll droll@guardiansavingsbank.com
Debbie Nardelli dnardelli@guardiansavingsbank.com

Harrison Building & Loan Association
Randell Grubbs, President/CEO
10490 New Haven Road
Harrison, Ohio 45030-1695
Tel # 513-367-2015
Fax # 513-367-4752
Branches -
Downtown Harrison & Hamilton

Home Savings Bank, FSB
J. Michael Lonnemann
202 Elm Street
Ludlow, Kentucky 41016
Tel # 859-431-4437
Fax # 859-655-2863
Email- Mlonnemann@Homesavingsbank.net

Merchants Bank and Trust
Don Patterson, President & CEO
107 N. State Street
West Harrison, IN 47060
(812) 637-3232
Website- www.mymbt.com
Joanna Gaynor, SVP & Chief Financial Officer
joanna.gaynor@mymbt.com
Paul Silva, SVP & Chief Lending Officer paul.silva@mymbt.com
Mark Sams, VP & Senior Commercial Lender mark.sams@mymbt.com
Sandi Melillo, SVP & Human Resource Director sandi.melillo@mymbt.com

Miami Savings Bank
Robert T. Lameier, President/CEO
8008 Ferry Street
P.O. Box 40
Miami, Ohio 45041-0040
Tel # 513-353-1339
Fax # 513-353-5234
Email - miamisav@aol.com
Website - www.miamisavingsbank.com
Timothy J. Burke Sr Vice President/CFO/Secretary
Debbie Moeller, Asst VP/Savings
debbie@miamisavingsbank.com
TSL-Secretary
Del Schiferl dschiferl@miamisavingsbank.com
Past TSL President 2007
Branches - 444 South St; Harrison, OH 45030 - 513-367-7970
321 West Spring St; Oxford, Ohio 45056 - 513-523-7711

Mt. Washington S&L Co.
Bernard G. Buerger, President
Tad Johnston Secretary/Treas/Office Mgr
2110 Beechmont Avenue
Cincinnati, Ohio 45230-5401
Tel # 513-231-7871
Fax # 513-231-7872
Email - mwsl@fuse.net

New Foundation Loan & Building
Mary Ann Lane, Managing Officer
8249 Clara Avenue
Cincinnati, Ohio 45239-4214
Tel # 513-729-0100
Fax # 513-729-0101
Email - newfoundation@fuse.net

North Side Bank & Trust Co.
John A. Coors, President
4125 Hamilton Avenue
Cincinnati, Ohio 45223-2273
Tel # 513-542-7800
Fax # 513-541-6941
Email - info@nsbt.net
Website - www.northsidebankandtrust.com
John Zeszut-Auditor
TSL Vice President
[513-853-4854](tel:513-853-4854) johnz@nsbt.net

Peoples First Savings Bank
225 Reading Road
Mason, Ohio 45040
Tel # 398-1040
Fax # 398-1045
Ryan A. McCurley- Lending

Union Savings Bank
Harry G. Yeaggy, President/MO
8534 Kemper Road
Cincinnati, Ohio 45249-3701
Tel # 513-247-0300
Fax # 513-247-9730
Email - info@unionsavings.bank.com
Website - www.usavingsbank.com
Cincinnati Area Branches - North College Hill; Deer Park; Loveland;
Western Hills; Hamilton; Beechmont;
Kemper Road; Fairfield; Hyde Park; Eastgate
Columbus Area Branches - Columbus; Lancaster; Reynoldsburg;
Dublin; Westerville; Upper Arlington; Grove City
Dayton Area Branches - Kettering; Englewood; Centerville; Fairborn; Franklin
Indianapolis Area Branches - Castleton

United Community Bank
William F. Ritzmann, President/CEO
92 Walnut Street
Lawrenceburg, Indiana 47025-1840
Tel # 812-537-4822 - Toll Free 800-474-7845 Fax # 812-537-5769
Email - ucb@bankucb1.com & bill.ritzmann@bankucb1.com
Website - www.BankUCB.com
E G McLaughlin - Exec Vice President eg.mclaughlin@bankucb1.com
W Michael McLaughlin - Sr Vice President - Operations/Compliance
812-537-2473 mike.mclaughlin@bankucb1.com
Vicki March - Finance/Accounting vicki.march@bankucb1.com
William T. Bird - Operations/Compliance bill.bird@bankucb1.com
Joseph L. Kendrick - Consumer Lending/Compliance
joe.kendrick@bankucb1.com
James W. Kittle - Lending/Compliance
jim.kittle@bankucb1.com
Matt Ritzmann
TSL Director matt.ritzmann@bankucb1.com
Branches - 215 W Eads Pkwy; Lawrenceburg, IN
447 Bielby Rd; Lawrenceburg, IN
19710 Stateline Rd; Lawrenceburg, IN

Valley Central Savings
David R. Flege
davidflege@valleycentral.org
115 West Benson Street
Cincinnati, Ohio 45215-3295
Tel # 821-3335
Fax # 821-3345
Judy Sams- Lending
judy@sams@valleycentral.org

Victory Community Bank
Dennis Gillespie
2500 Chamber Center Drive
Ft. Mitchell, Kentucky 41017
Tel # 859-578-7101
Fax # 859-341-2285
Email - Dennis.Gillespie@victorycommunitybank.com
Jason Welch
TSL Director
jwelch@victorymortgage.com

Warsaw Federal Savings & Loan Association
Stephen L. Hibbitts, President
3533 Warsaw Avenue
Cincinnati, Ohio 45205-1898
Tel # 513-244-6900
Fax # 513-244-6902
Email - WARSAW.FSL@WORLDNET.ATT.NET
Carl Kissinger - Secretary/Treasurer

ASSOCIATE MEMBERS

ADCM, Inc.
Architecture Design Construction Management
John A. Schaefer
555 Gest Street
Cincinnati, Ohio 45203
Tel # 513-455-5000 Ext 106
Fax # 513-455-5008
Email - johnschaefer@fuse.net
Website - Stacie Keeton
Tel # 513-455-5000 Ext 108

Albright Consulting, Inc.
Regulatory Compliance, Policy Review, Quality Control
Connie Albright, President
7406 Jager Court, Suite B
Cincinnati, Ohio 45230
Tel # 513-624-0180
Fax # 513-624-0950
Email - cacomp@albrightconsultinginc.com
James Fertig, Vice President jfertig@albrightconsultinginc.com
Victoria Washington, Asst. Vice President vwashington@albrightconsultinginc.com
Michelle Vetter, Consultant mvetter@albrightconsultinginc.com
Ebony Snellings, Administrator esnellings@albrightconsultinginc.com

BKD, LLP
BKD helps community-based Financial Institutions strengthen financial performance, streamline operations and mitigate risk. Solutions include Audit, Tax, Internal & IT Audit, Loan Review, Compliance & much more.
312 Walnut Street
P.O. Box 5367
Cincinnati, Ohio 45202-5367
Tel # 513-621-8300 Fax # 513-621-8345
Website - www.bkd.com
William D. Zumvorde, Director of Business Development
513-562-5555 wzumvorde@bkd.com
Craig A. Lynam, Partner 513-562-5563 clynam@bkd.com
Craig Liechty, Audit Mgr 513-562-5530 cliechty@bkd.com

B.W. A. Services LLC
Compliance, IT technology services, telecom, data, voice video
Brandon Apgar
1665 Apgar Road
Milford, Ohio 45150
Tel # 513-575-4300
Fax # 513-575-4303
Email- bapqar@bwaservicesllc.com

CBCInnovis
A Credit Bureau, with 85 Bureaus across the country, providing Mortgage Services, Flood Zone Determination, Credit Scoring and Business, Employee and Criminal Reports.
Mike Womick/Manager
11260 Chester Road, Suite 640
Cincinnati, Ohio 45246
Tel # 513-639-7405 or 513-639-7432
Fax # 513-721-1659
Email - mike.womick@cbc-companies.com
Website - www.cbc-companies.com

Cintas Shredding Services
On-site Document Destruction Company
11367 Deerfield Road, Suite 300
Cincinnati, Ohio 45242
Tel # 513-677-2443
Fax # 513-489-4715
Website - www.smartshred.com

Clark Consulting
1250 Linda Street, #202
Rocky River, OH 44116
Tel # 440- 356-8860
Fax # 440-730-3130
Lou Moore- Senior Consultant
Website - www.clarkconsulting.com

Clark, Schaefer Hackett & Co.
Certified Public Accountants & Business Consultants
Neil J. O'Connor, Partner/CPA/CFE
105 East Fourth Street, Suite 1600
Cincinnati, Ohio 45202
Tel # 513-241-3111
Fax # 513-241-1212
Email - noconnor@cshco.com
Website - www.cshco.com
Carl R. Coburn, Partner/CPA ccoburn@cshco.com
Doug Michel, Principal/CPA dmichel@cshco.com
Scott Deters, Manager/CPA sdeters@cshco.com
Melissa Schmidt, Manager/CPA mschmidt@cshco.com
Melissa Linneman, Manager/CPA mlinneman@cshco.com
Jim Conley, Manager/CPA jconley@cshco.com

COCC
8592 Libra Road
Dublin, Ohio 43016
Tel # 614-620-2265 cell
Tel # 614-791-0043 home
Email- cwilliams@cocc.com

Coles/Haines-Benmark
Henry C. Cole
11611 No. Meridian St., Suite 300
Carmel, IN 46032
Tel #1-317-573-2250

Community Bankers Association of Ohio
Robert L. Palmer, President
8800 Lyra Drive, Suite 570
Columbus, Ohio 43224
Tel # 800-843-2226
Email - rpalmer@cbao.com
Dawn Hoover, Education Coordinator
Email- dmhoover@cbao.com

Diebold, Inc.
Becky Gittings
8509 Berk Blvd.
Hamilton, Ohio 45015
Tel.# 513-418-1589
Email- gittinr@diebold.com

Federal Home Loan Bank of Cincinnati
David H. Hehman, President
1000 Atrium Two
221 East Fourth Street, Suite 1000
Cincinnati, Ohio 45202-5139
Thomas J. Ciresi, Vice President
Tel # 513-852-7695
Fax # 513-852-7600
Email - ciresiti@fhlbcin.com
Website - www.fhlbcin.com

Federal Reserve Bank of Cleveland
Steven J. Geers, AVP
150 East Fourth Street
Cincinnati, Ohio 45202
Tel #513-455-4372
[Email steve.geers@clev.frb.org](mailto:steve.geers@clev.frb.org)

Fifth Third Bank
38 Fountain Square Plaza
Cincinnati, Ohio 45263-0001
Terry Lyons, Vice President/Mgr Financial Institutions
Tel # 513-579-5607
Fax # 513-744-6479
Email- Terry.Lyons@53.com
Website - www.53.com

Financial Risk Management Associates, LLC
Loan review, credit analysis, BSA reviews, Interest rate risk review
Rebecca Steinmetz
704 Signal Hill Drive
Milford, Ohio 45150
Tel # 513-535-5327
Fax # 513-965-8180
Email- frmassociates@yahoo.com

FiServ, Inc.
**Complete Outsourcing Solutions, In-House Software Systems,
Internet-Based Services & PC Based Applications**
Mark Haumesser, Exec Account Consultant
6899 Trestle Drive
West Chester, Ohio 45069-4339
Tel # 513-779-9975
Fax # 513-779-9976
Email - mark.haumesser@fiserv.com
Website - www.fiserv.com

Flynn & Company PSC, Inc.
Accounting, Consulting, Internal Audit and Tax Services
Richard T. Flynn PR/CPA
7800 East Kemper Road
Cincinnati, Ohio 45249
Tel # 513-530-9200
Fax # 513-759-3354
Email - rflynn@flynnccpa.com
Website - www.flynnccpa.com

Harland Financial Solutions
Stacey Leone, Public Relations & Events Manager
605 Crescent Executive Court
Suite 600
Lake Mary, FL 32746
Tel #407-804-6653
Email - staceyleone@harlandfs.com
Doug Rohs
TSL Director
Doug.Rohs@harlandfs.com

Horan Associates, Inc.
Insurance Broker, Securities Broker/Dealer
Diane Hinds
8044 Montgomery Road, Suite 520
Cincinnati, Ohio 45236
Tel # 513-745-0707
Terence Horan
Andrew Sweeny
Gregory Hoernschemeyer

J D Cloud & Co LLP
Harry Badanes, Managing Partner
1100 Mercantile Center
120 East Fourth Street
Cincinnati, Ohio 45202
Website - www.jdcloud.com
Tel # 513-621-1188
Fax # 513-621-3337

Jefferson Wells
Jim Shankle
312 Walnut Street
Cincinnati, Ohio 45202
[Website- www.jeffersonwells.com](http://www.jeffersonwells.com)

Keyedge, LLC
Information Technology Assessments, IT Security Program Development,
Risk Assessment & Management, System Architecture Consulting & Monitoring
Patricia Woodward
7672 Montgomery Road, #123
Cincinnati, Ohio 45236
Tel # 513-277-0716 X201
Tel # 866-448-3977
Email- patricia@keyedge.com

LPL Financial
Michael Rawlings, Retirement Planning Specialist
4555 Lake Forest Drive, Suite 650
Cincinnati, Ohio 45242
Email - michael.rawlings@lpl.com

Metavante Banking & Trust Solutions
711 E. Altamonte Drive
Altamonte Springs, FL 32701

MJS Appraisal Service
Provides Real Estate Appraisal Services
Don Van Vliet, Owner
Marjorie Van Vliet, Owner
P.O. Box 4126
Lawrenceburg, Indiana 47025-4126
Tel # 812-637-6660
Fax # 812-637-6661
Website - www.appraisalhq.com/mjsappraisal
Email- MJSappraisal@Mindspring.com

Papin Appraisal, Inc.
Steven J. Papin, President
4373 Bridgetown Road, West Suite
Cincinnati, Ohio 45211
Tel # 513-451-1600
Fax # 513-451-1670
Email - www.Papinappraisal.com
Faye Harvey, Operations Administrator papinhf@one.net

Phoenix Advisory Group, Inc.
Lori Ritchey
437 W. State Street
Albany, IN 47320
[Email Lritchey@phoenixadvisorycpa.com](mailto:Lritchey@phoenixadvisorycpa.com)

Post Browning Inc.
Interior Design/Finishes and Bank Equipment
Jeff Cushard
7812 Redsky Drive
Cincinnati, Ohio 45249
Tel # 513-771-1717
Walt Nuckols
Jeff Strout

Properties Plus, LLC
David Loesing
233 Sunny acres
Cincinnati, Ohio 45255
Tel # 513-231-8511
E-mail- dloesing@fuse.net

Schiff, Kreidler-Shell
Glenn Drees
1 West Fourth Street, Suite 1300
Cincinnati, Ohio 45202
Tel # 513-977-3150
Fax # 513-977-3193
Email - gdrees@sksins.com

Taylor Advisors
Provide balance sheet management for banks, thrifts, and credit unions in the areas of investment, asset/liability and risk management
Todd Taylor, Managing Director
806 Stone Creek Parkway, Suite 11
Louisville, Kentucky 40223
Tel # 502-412-2524
Fax # 502-412-7181
Email- todd@tayloradvisor.com

VonLehman & Company CPAs
Audit, Review & Compilation, Tax & Management & Computing Consulting,
Strategic Bus Planning, Personal Financial/Estate/Retirement Planning, Business
Valuations, Merger & Acquisition Consulting, General Accounting Services,
Medical Practice Management Services, Medical Reimbursement Consulting

Michael E. Wilson, CPA/Vice President
250 Grandview Drive; Ft. Mitchell, KY 41017
Tel # 859-331-3300 Fax # 859-331-4358

4695 Lake Forest Drive; Cincinnati, OH 45242
Tel # 513-891-5911 Fax # 513-891-5969

Email - mwilson@vlcpa.com
Website - www.vlcpa.com

Ted J. Funk, CPA/Shareholder tfunk@vlcpa.com
Jennifer Worthington, CPA/Supervisor jworthington@vlcpa.com
Adam M. Davey, Supervisor adavey@vlcpa.com
Nicholas P. Shipley, CPA/Supervisor nshipley@vlcpa.com
DSL Director

Vorys, Sater, Seymour & Pease LLP
Terri Reyerling Abare, Partner
Atrium Two
221 East Fourth Street, Suite 2000
Cincinnati, Ohio 45202-4194
Tel # 513-723-4000
Fax # 513-723-4056
Email- trabare@vssp.com

INDIVIDUAL MEMBERS

Diana Bowman D'Amico
Money Concepts FPC
5015 Delhi Avenue
Cincinnati, Ohio 45238
Tel # 513-451-0400
Fax # 513-451-6131
Email - ddamico@moneyconcepts.com
Website - www.moneyconcepts.com/ddamico

Mike Doherty
8142 Sheed Road
Cincinnati, Ohio 45247-3527
Email - mjdoherty@fuse.net

David C. Draper
808 Monte Lane
Covington, KY 41011

Ray Doth
5140 Deerview park Drive
Cleveland, Ohio 45002
Tel # 941-2756
Email- rdoth@aol.com

Anita Glasmeier
c/o Great American Insurance Group
49 E. 4th Street, Suite 900
Cincinnati, Ohio 45202

Lori Henn
9555 Sparrow Palce
Mason, Ohio 45040

Mary Ann Jacobs
C/O Ritter and Randolph, LLC
105 E. 4th Street, Suite 1200
Cincinnati, Ohio 45202
Tel # 513-381-5700
Email - majacobs@ritter-randolph.com

Tom Larimer
4315 Red Star Court
Cincinnati, Ohio 45238-6115

Dennis Peter
2535 Indian Mound
Norwood, Ohio 45212
Tel # 513-515-7013
Fax # 513-351-8193
Email- dpeterdap@aol.com

Dianne Rabe
3536 Grandview Avenue
Cincinnati, Ohio 45241-2726
Email - diannerabe@aol.com

Bill Reusing (Life Member)

1222 Hickorylake Drive
Cincinnati, Ohio 45233

John R. Reusing

1307 Tara Ridge
Milford, Ohio 45150-2899
Tel # 513-831-1675
Email - sreusing@fuse.net

Edgar A. Rust

1242 Villa Parke Drive
Amelia, Ohio 45102
Tel # 513-753-9977

Carey K. Steffen

C/O Ritter and Randolph, LLC
105 E. 4th Street, Suite 1200
Cincinnati, Ohio 45202
Tel # 513-381-5700
Email - csteffen@ritter-randolph.com

Tom Wissel

1729 Mount Vernon Drive
Ft. Wright, Kentucky 41011

Paul Wolgin (Life Member)

1581 Summit Road, # 36
Cincinnati, Ohio 45237-1571
Tel # 513-761-1430
Cell # 607-0203