

## THE TRI-STATE LEAGUE OF FINANCIAL INSTITUTIONS

**Community Savings Bank**  
**John E. Essen, President**  
 503 West Plane Street  
 Bethel, Ohio 45106  
 Tel # 513-734-4445  
[Email -j-essen@bankwith-csb.com](mailto:j-essen@bankwith-csb.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](mailto:tlinneman@cheviotsavings.com)  
 Website - [www.cheviotsavings.com](http://www.cheviotsavings.com)  
**Kevin M. Kappa, Vice President, Compliance**  
[kkappa@cheviotsavings.com](mailto:kkappa@cheviotsavings.com)  
 Jeffrey J. Lenzer, Vice President [jlenzer@cheviotsavings.com](mailto:jlenzer@cheviotsavings.com)  
**TSL Past President 2006**  
 Deborah Fischer [dfischer@cheviotsavings.com](mailto:dfischer@cheviotsavings.com)  
 Nancy Rueve  
**TSL Past President 2005**  
[nrueve@cheviotsavings.com](mailto:nrueve@cheviotsavings.com)  
 Annie Efkeman  
**TSL Past President 2010**  
[aefkeman@cheviotsavings.com](mailto:aefkeman@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](mailto:jbunke@cincinnati-federal.com)  
 Barbara Kunze VP Operations [bkunze@cincinnati-federal.com](mailto:bkunze@cincinnati-federal.com)  
**Herb Brinkman-TSL Vice President**  
[Email - hbrinkman@cincinnati-federal.com](mailto:hbrinkman@cincinnati-federal.com)  
**West Branch** - 7553 Bridgetown Rd; Cincinnati, OH 45248 513-941-67  
**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](mailto:sshultz@cincinnatiussl.com)  
 Website - [www.cincinnatiussl.com](http://www.cincinnatiussl.com)  
**Terry E. Todd, Vice President**  
[ttodd@cincinnatiussl.com](mailto:ttodd@cincinnatiussl.com)  
 Kristina Glassford [kglassford@cincinnatiussl.com](mailto:kglassford@cincinnatiussl.com)  
**Michael A. St. John-TSL Treasurer**  
[mstjohn@cincinnatiussl.com](mailto:mstjohn@cincinnatiussl.com)  
 Sandra A. Kihm, Asst VP [skihm@cincinnatiussl.com](mailto: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](mailto: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  
 Richard F. Reckman, President/CEO [rreckman@columbiasavings.com](mailto:rreckman@columbiasavings.com)  
 Andrew Rees COO/Treasurer, [agrees@columbiasavings.com](mailto:agrees@columbiasavings.com)  
 Website [www.columbiasavings.com](http://www.columbiasavings.com)

**Dearborn Savings Bank**  
**Edward L. Fischer, President/CEO**  
 595 West Eads Parkway  
 Lawrenceburg, Indiana 47025-0032  
 Tel # 812-537-0940  
 Fax # 812-537-1464  
 Karleen McGraw HR - 812-537-0940 Fax # 812-537-3576  
 Steve Doll  
 E-mail - [sdoll@dearbornsavings.com](mailto:sdoll@dearbornsavings.com)  
**Ray Gruner-TSL Director**  
[rgruner@dearbornsavings.com](mailto:rgruner@dearbornsavings.com)

**First Financial Bank, N.A.**  
9120 Union Centre Blvd.  
West Chester, Ohio 45069  
Tel # 513-603-3470  
Fax # 513-603-3472  
Michael Coleman [michael.coleman@bankatfirst.com](mailto:michael.coleman@bankatfirst.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](mailto:esb@eaglesavings.com) & [gkoester@eaglesavings.com](mailto:gkoester@eaglesavings.com)  
Website - [www.eaglesavings.com](http://www.eaglesavings.com)  
**Delhi Branch**-5148 Delhi Pike, Cincinnati, OH 45238 513-347-3700  
**Pat Hart-TSL President**  
[phart@eaglesavings.com](mailto:phart@eaglesavings.com)

**Foundation Bank**  
**Joseph D. Hughes, President/CEO**  
25 Garfield Place  
Cincinnati, Ohio 45202-2085  
Tel # 513-721-0120  
Fax # 513-721-0140  
Email - [jhughes@foundationbankus.com](mailto:jhughes@foundationbankus.com)  
**Kathy Gronefeld**  
Email - [kgronefeld@foundationbankus.com](mailto:kgronefeld@foundationbankus.com)  
**Jennifer Brady TSL Director**  
Email - [jenbrady@foundationbankus.com](mailto:jenbrady@foundationbankus.com)  
Woodlawn- 9960 Springfield Pk., Cincinnati, Ohio 45215 513-771-1001  
Hyde Park- 3521 Erie Ave., Cincinnati, Ohio 45208 513-871-6777  
Norwood-4730 Montgomery Rd., Norwood, Ohio 513-531-8655

**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](mailto:gsavings@aol.com)  
Website - [www.guardiansavingsbank.com](http://www.guardiansavingsbank.com)  
**Yvonne Rich, Vice President/Compliance**  
**Co-Chairman Audit/Compliance Committee 513-923-4100**  
[yrich@guardiansavingsbank.com](mailto:yrich@guardiansavingsbank.com)  
Carl Grayson, Vice President/CFO [cgrayson@guardiansavingsbank.com](mailto:cgrayson@guardiansavingsbank.com)  
Darlene Waggoner, VP Lending [dwaggoner@guardiansavingsbank.com](mailto:dwaggoner@guardiansavingsbank.com)  
Angie Wesley, Treasurer [awesley@guardiansavingsbank.com](mailto:awesley@guardiansavingsbank.com)  
Debbie Nardelli [dnardelli@guardiansavingsbank.com](mailto: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  
Tel # 859-431-4437  
Fax # 859-655-2863  
Email - [mlonnemann@homesavingsbank.net](mailto:mlonnemann@homesavingsbank.net)

**Leesburg Federal Savings Bank**  
48 East Main Street  
Leesburg, Ohio 45135  
Tel # 937-780-2431

**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

**Miami Savings Bank**  
**Robert T. Lameier, President/CEO**  
8008 Ferry Street  
P.O. Box 40  
Miamitown, Ohio 45041-0040  
Tel # 513-353-1339  
Fax # 513-353-5234  
Email - [miamisav@aol.com](mailto:miamisav@aol.com)  
Website - [www.miamisavingsbank.com](http://www.miamisavingsbank.com)  
Timothy J. Burke Sr Vice President/CFO/Secretary  
Debbie Moeller, Asst VP/Savings  
[debbie@miamisavingsbank.com](mailto:debbie@miamisavingsbank.com)  
**Colleen Whalen-TSL Secretary**  
[colleen@miamisavingsbank.com](mailto:colleen@miamisavingsbank.com)  
[Del.Schiferl@dschiferl@miamisavingsbank.com](mailto: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

**New Foundation Savings Bank**  
**Mary Ann Lane, Managing Officer**  
8249 Clara Avenue  
Cincinnati, Ohio 45239-4214  
Tel # 513-729-0100  
Fax # 513-729-0101

**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](mailto:info@nsbt.net)  
Website - [www.northsidebankandtrust.com](http://www.northsidebankandtrust.com)

**John Zeszut-Auditor**  
**TSL Past President 2009**  
[513-853-4854\\_johnz@nsbt.net](mailto:513-853-4854_johnz@nsbt.net)  
**Martha Goldbeck-TSL Director**  
[martha@nsbt.net](mailto:martha@nsbt.net)

**Peoples First Savings Bank**

225 Reading Road  
Mason, Ohio 45040  
Tel # 398-1040  
Fax # 398-1045  
**Ryan A. McCurley- Lending**

**RiverHills Bank**

553 Chamber Drive  
Milford, Ohio 45150  
Tel # 513-553-6700  
Wendy Taylor  
[wtaylor@rhb24.com](mailto:wtaylor@rhb24.com)

**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](mailto:info@unionsavings.bank.com)  
Website- [www.usavingsbank.com](http://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](mailto:ucb@bankucb1.com) & [bill.ritzmann@bankucb1.com](mailto:bill.ritzmann@bankucb1.com)  
Website - [www.BankUCB.com](http://www.BankUCB.com)  
E G McLaughlin - Exec Vice President [eg.mclaughlin@bankucb1.com](mailto:eg.mclaughlin@bankucb1.com)  
W Michael McLaughlin - Sr Vice President - Operations/Compliance  
812-537-2473 [mike.mclaughlin@bankucb1.com](mailto:mike.mclaughlin@bankucb1.com)  
Vicki March - Finance/Accounting [vicki.march@bankucb1.com](mailto:vicki.march@bankucb1.com)  
William T. Bird - Operations/Compliance [bill.bird@bankucb1.com](mailto:bill.bird@bankucb1.com)  
Joseph L. Kendrick - Consumer Lending/Compliance  
[joe.kendrick@bankucb1.com](mailto:joe.kendrick@bankucb1.com)  
James W. Kittle - Lending/Compliance  
[jim.kittle@bankucb1.com](mailto:jim.kittle@bankucb1.com)

**Matt Ritzmann**  
[matt.ritzmann@bankucb1.com](mailto:matt.ritzmann@bankucb1.com)

**Branches** - 215 W Eads Pkwy; Lawrenceburg, IN  
447 Bielby Rd; Lawrenceburg, IN  
19710 Stateline Rd; Lawrenceburg, IN

**Valley Central Savings**

115 West Benson Street  
Cincinnati, Ohio 45215-3295  
Tel # 821-3335  
Fax # 821-3345  
**Joanna Gaynor**  
[jgaynor@valleycentral.org](mailto:jgaynor@valleycentral.org)  
**Judy Sams- Lending**  
[ludysams@valleycentral.org](mailto:ludysams@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](mailto:Dennis.Gillespie@victorycommunitybank.com)

**Jason Welch**  
[jwelch@victorymortgage.com](mailto:jwelch@victorymortgage.com)  
**David C. Draper-TSL Director & TSL Past President 2004**  
[david.draper@victorycommunitybank.com](mailto:david.draper@victorycommunitybank.com)

**Warsaw Federal Savings & Loan Association**

**Carl Kissinger, President**  
3533 Warsaw Avenue  
Cincinnati, Ohio 45205-1898  
Tel # 513-244-6900  
Fax # 513-244-6902  
Website- [www.warsawfederal.com](http://www.warsawfederal.com)

## ASSOCIATE MEMBERS

### Allied Consulting Service, LLC

154 Treetop Court  
Georgetown, KY 40324  
Tel # 859-797-8531  
Seth A. Shreffler  
[sshreffler@consultwithallied.com](mailto:sshreffler@consultwithallied.com)

### Bank Financial Services Group

Supplemental Executive and Director Benefit Plans  
85 Campus Ave., NW  
Grand Rapids, MI 49503  
Tel # 616-776-6225  
Tom Armstrong  
[tarmstrong@bfsqgroup.com](mailto:tarmstrong@bfsqgroup.com)

### Banc Consulting Partners

2035 Crocker Road, Suite 103  
Westlake, Ohio 44145  
Tel # 440-356-8860  
Fax # 440-730-3130  
**Lou Moore**  
Website - [www.bancconsultingpartners.com](http://www.bancconsultingpartners.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](http://www.bkd.com)

### Berding Appraisals, Inc

895 Pontius Road  
Cincinnati, Ohio 45233  
Tel # 513-467-7800  
Patrick Berding  
[pat@patberding.com](mailto:pat@patberding.com)

### William D. Zumvorde, Director of Business Development

513-562-5555 [wzumvorde@bkd.com](mailto:wzumvorde@bkd.com)  
Craig A. Lynam, Partner 513-562-5563 [clynam@bkd.com](mailto:clynam@bkd.com)  
Craig Liechty, Audit Mgr 513-562-5530 [cliechty@bkd.com](mailto:cliechty@bkd.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](mailto:mike.womick@cbc-companies.com)  
Website - [www.cbc-companies.com](http://www.cbc-companies.com)

### Clark, Schaefer Hackett & Co.

### Certified Public Accountants & Business Consultants

### Neil J. O'Connor, Partner/CPA/CFE

One East Fourth Street, Suite 1200  
Cincinnati, Ohio 45202  
Tel # 513-241-3111  
Fax # 513-241-1212  
Email - [noconnor@cschco.com](mailto:noconnor@cschco.com)  
Website - [www.cschco.com](http://www.cschco.com)  
Carl R. Coburn, Partner/CPA [ccoburn@cschco.com](mailto:ccoburn@cschco.com)  
Doug Michel, Principal/CPA [dmichel@cschco.com](mailto:dmichel@cschco.com)  
**Scott Deters, Manager/CPA** [sdeters@cschco.com](mailto:sdeters@cschco.com)  
**TSL Director**  
Melissa Schmidt, Manager/CPA [mschmidt@cschco.com](mailto:mschmidt@cschco.com)  
Melissa Linneman, Manager/CPA [mlinneman@cschco.com](mailto:mlinneman@cschco.com)  
Jim Conley, Manager/CPA [jconley@cschco.com](mailto:jconley@cschco.com)

### COCC

John Lobono  
[lobono@fuse.net](mailto:lobono@fuse.net)  
1891 Beechgrove Drive  
Cincinnati, Ohio 45233  
Tel # 513-467-0195

### Community Bankers Association of Ohio

### Robert L. Palmer, President

8800 Lyra Drive, Suite 570  
Columbus, Ohio 43240  
Tel # 800-843-2226  
Email - [rbpalmer@cbao.com](mailto:rbpalmer@cbao.com)  
Dawn Hoover, Education Coordinator  
Email - [dmhoover@cbao.com](mailto:dmhoover@cbao.com)

### Compushare, Inc

### Corporate Headquarters

3 Hutton Centre Drive, Suite 700  
South Coast Metro, CA 92707  
Tel: 714-427-1000  
Website: [www.compushare.com](http://www.compushare.com)  
Brad Fenster 859-351-9293  
Email: [bfenster@compushare.com](mailto:bfenster@compushare.com)

Provides a web-based application, Risk Director, for conducting GLBA and IT risk assessments. Risk Director integrates several management and compliance functions including: business continuity planning, GLBA and IT risk assessments, vendor management, audit tracking, and more.

### Diebold, Inc.

Becky Gittings  
8509 Berk Blvd.  
Hamilton, Ohio 45015  
Tel # 513-418-1589  
Email: [gittinr@diebold.com](mailto: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 - [ciresitj@fhbcin.com](mailto:ciresitj@fhbcin.com)  
Website - [www.fhbcin.com](http://www.fhbcin.com)

### 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](mailto:Terry.Lyons@53.com)  
Website - [www.53.com](http://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 - [frma@frmassociates.com](mailto:frma@frmassociates.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@flynnccocpa.com](mailto:rflynn@flynnccocpa.com)  
Website - [www.flynnccocpa.com](http://www.flynnccocpa.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](mailto:mark.haumesser@fiserv.com)  
Website - [www.fiserv.com](http://www.fiserv.com)

**Horan Associates, Inc.**  
Insurance Broker, Securities Broker/Dealer  
**Diane Hinds**  
4990 E. Galbraith Rd., Suite 102  
Cincinnati, Ohio 45236  
Tel # 513-745-0707  
Terence Horan  
Andrew Sweeny  
Gregory Hoernschemeyer

**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](mailto:staceyleone@harlandfs.com)  
**Doug Rohs**  
[Doug.Rohs@harlandfs.com](mailto:Doug.Rohs@harlandfs.com)  
**Gerry Sibble-TSL Director**  
[gerry.sibble@harlandfs.com](mailto:gerry.sibble@harlandfs.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  
Fax # 866-448-3977  
Email - [patricia@keyedge.com](mailto:patricia@keyedge.com)

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

**Papin Appraisal, Inc.**  
**Steven J. Papin, President**  
4373 Bridgetown Road, West Suite  
Cincinnati, Ohio 45211  
Tel # 513-451-1600  
Fax # 513-451-1670  
Email - [steve@papinappraisal.com](mailto:steve@papinappraisal.com)  
[Faye Harvey, Operations Administrator faye@papinappraisal.com](mailto:Faye.Harvey.Operations.Administrator@papinappraisal.com)

**National Creditors Consulting Inc (NCCI)**  
14 Orchard Road, Suite 200  
Lake Forest, CA 92630  
Tel #859-630-9510  
Lou Masur  
[lmatur@nationalcreditors.com](mailto:lmatur@nationalcreditors.com)

**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](mailto:gdrees@sksins.com)

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

**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](mailto:mwilson@vlcpa.com)  
Website - [www.vlcpa.com](http://www.vlcpa.com)

**Quanexus, Inc**  
Jack Gerbs  
Chris Elrod  
9090 North State Route 48  
Centerville, Ohio 45458  
Tel #937-885-7272

Ted J. Funk, CPA/Shareholder [funk@vlcpa.com](mailto:funk@vlcpa.com)  
Jennifer Worthington, CPA/Supervisor [jworthington@vlcpa.com](mailto:jworthington@vlcpa.com)  
Adam M. Davey, Supervisor [adavey@vlcpa.com](mailto:adavey@vlcpa.com)  
Nicholas P. Shipley, CPA/Supervisor [nshipley@vlcpa.com](mailto:nshipley@vlcpa.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](mailto:todd@tayloradvisor.com)

**Vorys, Sater, Seymour & Pease LLP**  
**Terri Reyering 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](mailto:trabare@vssp.com)



## INDIVIDUAL MEMBERS

**Diana Bowman D'Amico**  
**Money Concepts FPC**

5643 Cheviot Road, Suite #1  
Cincinnati, Ohio 45247  
Tel # 513-451-0400  
Fax # 513-385-0127  
Email - [ddamico@moneyconcepts.com](mailto:ddamico@moneyconcepts.com)  
Website - [www.moneyconcepts.com/ddamico](http://www.moneyconcepts.com/ddamico)

**Ray Doth**

5140 Deerview park Drive  
Cleves, Ohio 45002  
Tel # 941-2756  
Email- [rdoth@aol.com](mailto:rdoth@aol.com)

**Tricia Lynn**

48 N. South Street  
Wilmington, Ohio 45177  
Tel # 937-283-3030

**Stan Quay**

9184 Hopewell Road  
Cincinnati, Ohio 45242  
Tel # 513-791-9184

**Dianne Rabe**

3536 Grandview Avenue  
Cincinnati, Ohio 45241-2726  
Email - [diannerabe@aol.com](mailto:diannerabe@aol.com)

**John R. Reusing**

1307 Tara Ridge  
Milford, Ohio 45150-2899  
Tel # 513-831-1675  
Email - [sreusing@fuse.net](mailto:sreusing@fuse.net)

**Lauren Rueve**

5769 Openagte Court  
Cincinnati, Ohio 45247  
Tel # 513-310-4059  
Email- [lauren.rueve@kroger.com](mailto:lauren.rueve@kroger.com)

**Cathleen Wiles**

6350 Eagle View Drive  
Mason, Ohio 45040  
Tel #513-767-6699  
[cathleen.wiles@e-hps.com](mailto:cathleen.wiles@e-hps.com)

**Mike Doherty**

8142 Sheed Road  
Cincinnati, Ohio 45247-3527  
Email - [mjdoherty@fuse.net](mailto:mjdoherty@fuse.net)

**Tom Larimer**

4315 Red Star Court  
Cincinnati, Ohio 45238-6115

**Jaelyn Ludwick**

111 N. State Street  
West Harrison, IN 47060  
Tel # 812-637-3232

**Sheri Murphy**

111 N. State Street  
West Harrison, IN 47060  
Tel # 812-637-3232

**Lori Ritchey**

437W. State Street  
Albany, IN 47320

**Edgar A. Rust**

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

**Paul Wolgin (Life Member)**

1581 Summit Road, # 36  
Cincinnati, Ohio 45237-1571  
Tel # 513-761-1430  
Cell # 607-0205