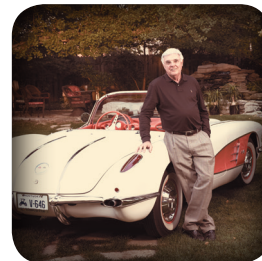


  
Central Bancshares, Inc.

CONNECTING WITH  
OUR  
COMMUNITIES.



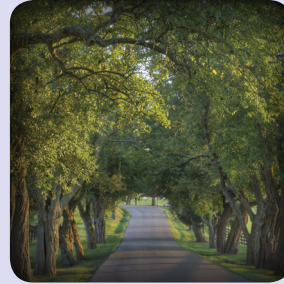
2015  
THIRD QUARTER  
REPORT



Central Bank & Trust Co.  
Central Bank of Jefferson County  
Central Insurance Services  
Central Investment Center, Inc.

# HELPING TO KEEP OUR COMMUNITIES STRONG.

LEXINGTON HUMANE  
SOCIETY



The Lexington Humane Society is dedicated to the protection and care of all animals. As advocates for the compassionate treatment of animals, the Lexington Humane Society seeks to educate our community about responsible pet ownership as well as to promote adoption as the best option for new pet ownership. Central Bank is a proud supporter of their efforts to better our community.

## 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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For additional copies or  
INFORMATION

MARKETING  
CENTRAL BANK  
300 West Vine Street  
Lexington, KY 40507

# FINANCIAL HIGHLIGHTS

For nine months ended September 30

	2015	2014	2013	2012	2011
<b>RESULTS OF OPERATIONS:</b>					
Net income	\$ 13,564,090	\$ 11,546,118	\$ 9,106,561	\$ 9,633,237	\$ 8,096,871
Net income per share	38.99	33.19	26.17	27.69	23.27
Cash dividends per share	0.00	0.00	0.00	0.00	0.00
Book value per share at quarter end	629.79	588.21	542.15	509.16	471.46
<b>AT SEPTEMBER 30:</b>					
Assets	\$ 2,140,724,327	\$ 2,095,390,839	\$ 2,132,778,718	\$ 2,168,866,600	\$ 2,124,636,429
Earning assets	2,028,028,539	1,975,269,280	1,994,979,250	2,033,366,083	1,968,083,318
Net loans	1,622,353,939	1,645,326,605	1,560,920,858	1,634,930,422	1,650,473,789
Deposits	1,784,484,173	1,749,193,021	1,787,433,040	1,876,384,001	1,842,605,471
Shareholders' equity	219,116,407	204,651,133	188,625,789	177,147,050	164,030,348
<b>PERFORMANCE RATIOS:</b>					
Return on average assets	0.85%	0.74%	0.58%	0.60%	0.51%
Return on average shareholders' equity	8.55%	7.77%	6.56%	7.45%	6.70%
Average tangible equity					
to average assets	9.30%	8.92%	8.14%	7.40%	6.84%
Net charge-offs to average loans	0.08%	0.18%	0.37%	0.55%	0.48%
Allowance for loan losses as a					
percentage of quarter end loans	1.32%	1.44%	1.72%	1.75%	1.64%
Net interest margin (tax equivalent)	3.66%	3.87%	3.59%	3.79%	4.00%

\*All periods prior to 2013 include the balances and results of Salt Lick Deposit Bank which was sold effective January 1, 2013.

## CONSOLIDATED BALANCE SHEETS

	September 30 2015	September 30 2014
<b>ASSETS</b>		
Cash and due from banks	\$ 41,442,102	\$ 41,124,570
Federal funds sold	125,600,000	73,000,000
Total cash and cash equivalents	<u>167,042,102</u>	<u>114,124,570</u>
Securities	252,692,131	227,539,358
Loans, net of unearned income	1,644,091,880	1,669,356,517
Allowance for loan losses	<u>(21,737,941)</u>	<u>(24,029,912)</u>
Loans, net	1,622,353,939	1,645,326,605
Premises and equipment, net	37,528,752	37,623,786
Federal Home Loan Bank stock	6,751,100	6,751,100
Intangible assets	14,453,302	14,724,884
Prepaid expenses and other assets	39,903,001	49,300,536
<b>Total assets</b>	<b>\$ 2,140,724,327</b>	<b>\$ 2,095,390,839</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 540,583,494	\$ 489,189,960
Interest bearing	1,243,900,679	1,260,003,061
Total deposits	<u>1,784,484,173</u>	<u>1,749,193,021</u>
Customer sweep accounts	92,882,984	95,954,820
Federal funds purchased	500,000	500,000
Federal Home Loan Bank advances	2,611,724	2,796,563
Long term debt payable	19,600,000	24,400,000
Other liabilities	21,529,039	17,895,302
Total liabilities	<u>1,921,607,920</u>	<u>1,890,739,706</u>
<b>SHAREHOLDERS' EQUITY</b>		
Common stock, par value, \$10 a share;		
350,000 shares authorized, 347,922 shares outstanding	3,479,220	3,479,220
Additional paid-in capital	6,890,468	6,890,468
Retained earnings	214,717,581	197,097,078
Accumulated other comprehensive income (loss)	<u>(5,970,862)</u>	<u>(2,815,633)</u>
Total shareholders' equity	<u>219,116,407</u>	<u>204,651,133</u>
<b>Total liabilities and shareholders' equity</b>	<b>\$ 2,140,724,327</b>	<b>\$ 2,095,390,839</b>

## CONSOLIDATED STATEMENTS OF INCOME

	For nine months ended	
	September 30 2015	September 30 2014
<b>INTEREST INCOME</b>		
Interest and fees on loans	\$ 56,483,608	\$ 58,456,565
Interest on securities	2,001,367	2,167,215
Interest on short term investments	325,528	114,208
	<u>58,810,503</u>	<u>60,737,988</u>
<b>INTEREST EXPENSE</b>		
Interest on deposits	3,759,262	4,311,642
Interest on borrowed funds	886,811	1,435,883
	<u>4,646,073</u>	<u>5,747,525</u>
Net interest income	54,164,430	54,990,463
Provision for loan losses	-	2,976,605
Net interest income after provision for loan losses	<u>54,164,430</u>	<u>52,013,858</u>
<b>OTHER INCOME</b>		
Service charges on deposit accounts	6,115,992	6,547,736
Service charges on loans	8,191,321	6,476,695
Wealth management income	9,617,578	9,407,347
Other income	2,412,083	607,883
	<u>26,336,974</u>	<u>23,039,661</u>
<b>OTHER EXPENSES</b>		
Salaries	26,256,665	24,294,677
Benefits	5,432,992	5,436,854
Occupancy	12,916,590	12,741,115
Other non-interest expenses	19,573,025	19,643,547
	<u>64,179,272</u>	<u>62,116,193</u>
Income before provision for income taxes	16,322,132	12,937,326
Provision for income taxes	2,758,042	1,391,208
<b>Net income</b>	<u>\$ 13,564,090</u>	<u>\$ 11,546,118</u>
<b>Basic earnings per share</b>	<u>\$ 38.99</u>	<u>\$ 33.19</u>

# BOARDS OF DIRECTORS



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

**Central Bancshares, Inc. and Central Bank & Trust Co. Board of Directors**

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

**Joan D. Kincaid**  
*Vice Chairman of the Board, Central Bancshares, Inc. and Central Bank & Trust Co.*

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*Partner  
Ray, Foley, Hensley & Company, PLLC Certified Public Accountants*

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*VP of Development, Retail Division, Booth Energy*

**Nick Nicholson**  
*Retired, Keeneland Association, Inc.*

**G. Michael Ritchie**  
*Executive Vice President, Quantum Spatial, Inc.*

**Paul E. Sullivan**  
*Partner, Frost Brown Todd, LLC*

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*Retired Superintendent Scott County Board of Education*

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*Community Volunteer*

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*CEO, Georgetown Community Hospital*

**George H. Lusby**  
*Scott County Judge Executive*

**Kimberly E. Marshall**  
*Market President*

**Randy Mason**  
*Owner-Operator, McDonald's*

**W. Thomas Prather**  
*Chairman, Central Bank, Georgetown & Mayor - City of Georgetown*

**Central Bank, Lexington Advisory Board of Directors**

**Dennis Anderson**  
*President, Anderson Communities*

**Rick Avare**  
*MAP Entities*

**Bill Brewer**  
*Trustee, Poole Enterprises*

**Jed Bullard**  
*Owner, E.D. Bullard Company*

**Kiki Courtelis**  
*President, J & C Kentucky, Inc.*

**Shea Hopkins**  
*Executive Director & CEO, KET*

**Tom Jones**  
*President, Taper Roller Bearings, Inc.*

**Dr. Michael Karpf**  
*Executive Vice President for Health Affairs/UK HealthCare*

**Mike Kerwin**  
*President, Mike Kerwin Homes*

**Craig King**  
*President, R.J. Corman Company*

**William Lear, Jr.**  
*Managing Director, Stoll, Keenon, Ogden, PLLC*

**Pat Madden**  
*President, Hamburg Place*

**Mark Nabity**  
*President, Grayhawk, LLC*

**Bill Owen**  
*President & CEO, Lexington Convention Center*

**Ralph Pawsat**  
*President, Wald, LLC*

**P.G. Peebles**  
*President, Urban League of Lexington*

**Dr. William Rood**  
*Rood & Riddle Equine Hospital*

**Steve Sherman**  
*President, Sherman-Carter-Barnhart Architects*

**Denis Steiner**  
*CEO, Denham Blythe Company, Inc.*

**Mike Tearney**  
*Gatton College Associate Dean Emeritus, University of Kentucky*

**Bill Thomason**  
*President, Keeneland Association, Inc.*

**Dr. Russell Travis**  
*Travis Neurosurgical Consulting*

**Randy Walker**  
*President, Randy Walker Electrical Contractors, Inc.*

# BOARDS OF DIRECTORS

## Central Bank, Madison County Advisory Board of Directors

**Dianna Ackerman**  
*Broker/Owner, ERA  
Professional  
Hometown Services*

**Frankie C. Blevins, Jr.**  
*Attorney, Blevins Law, LLC*

**Robert R. Blythe**  
*EKU Professor  
Pastor, First Baptist Church*

**James R. Carr**  
*Builder and Developer*

**Shannon Combs**  
*Partner, Combs, Parsons and  
Collins Funeral Home*

**Jeff Fultz**  
*Market President*

**James Ernest Hillard**  
*Owner, Middletown Industrial*

**Mike Rice**  
*Owner, Cars of Kentucky, Inc.*

**Rita H. Smart**  
*Owner, The Bennett House*

## Central Bank, Nicholasville Advisory Board of Directors

**Sandra J. Adams**  
*Owner, Zaxby's*

**Michael D. Foley**  
*Partner  
Ray, Foley, Hensley &  
Company, PLLC Certified Public  
Accountants*

**Joan D. Kincaid**  
*Vice Chairman of the Board,  
Central Bancshares, Inc.*

**Ben A. Rainwater**  
*Tutt Construction*

**Paul E. Sullivan**  
*Partner, Frost Brown Todd, LLC*

**Benjamin G. Taylor**  
*Taylor Made Farm & Sales  
Agency, Inc.*

**Alan S. VanArsdall**  
*Market President*

## Central Bank, No. Kentucky Advisory Board of Directors

**Tonya Burns-Gerakos**  
*Tonya Burns Law*

**Chris Carle**  
*Senior Vice President & COO  
St. Elizabeth Healthcare,  
Florence*

**Helen Carroll**  
*Retired, Community Relations  
Toyota Motor Manufacturing*

**Joseph A. Creevy, M.D.**  
*Retired Urologist*

**Mark Goetz**  
*Owner, Edgewood Electric*

**Merwin Grayson, Jr.**  
*Chairman*

**Kim Patton**  
*COO, SFA/PDT Architects*

**Doug Ridenour**  
*President, Federal  
Equipment*

**Greg Schrand**  
*President, GSE, Inc.*

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

**James Uebel**  
*Market President*

**Ray Will, M.D.**  
*Cardiothoracic Surgeon*

**John Yeager**  
*Owner, Ashley Development*

## Central Bank, Winchester Advisory Board of Directors

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*Former Clark County  
Judge-Executive*

**Gerald F. (Kelly) Healy III**  
*Director of Operations  
McDonald's*

**Glenn Leveridge**  
*Market President*

**Rex McCrary, D.M.D.**  
*Dentist*

**Jeff Monohan**  
*Assistant Vice President  
The Allen Company*

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

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

**Robert Strode**  
*Retired*

**Mary Jane Warner**  
*Manager of Power Delivery,  
East Kentucky Power  
Cooperative, Inc.*

## Central Bank of Jefferson County Board of Directors

**Jonathan S. Blue**  
*Chairman, Blue Equity, LLC*

**Ronald L. Carmicle**  
*Chairman, Central Bank of  
Jefferson County, Partner,  
McCall Group*

**Marcia Cassidy**  
*Director, Capital Link  
Consultants*

**Luther Deaton, Jr.**  
*CEO, Central Bank of  
Jefferson County*

**Michael D. Foley**  
*Partner  
Ray, Foley, Hensley &  
Company, PLLC Certified  
Public Accountants*

**William P. Malone**  
*Retired, Deming, Malone,  
Livesay & Ostroff*

**William E. Summers, IV**  
*Retired, Deputy Mayor,  
Louisville Metro Government*

**Jude Thompson**  
*Owner & CEO, Transform  
Business Solutions, LLC*

**Mark Wheeler**  
*Market President*

# OFFICERS

## Central Bancshares, Inc.

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

Joan D. Kincaid  
*Vice Chairman*

Anne B. Carter  
*Vice President*

Ranee Leland  
*Vice President & Corporate Secretary*

C. Gregory Stacy  
*Treasurer*

## Central Bank, Lexington

### ADMINISTRATION

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

Ranee Leland  
*Vice President & Corporate Secretary*

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Craig L. Daniels, CPA  
*Senior Vice President*

Lisa S. Grant, CRCM  
*Vice President & Compliance Officer*

Donna J. Craven, CRCM  
*Vice President*

Danny C. Noland  
*Vice President*

### COMMERCIAL BANKING

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*Executive Vice President*

### Credit Administration

Jason A. Smith  
*Vice President*

Samuel Collins  
*Senior Credit Analyst*

Chris Conkright  
*Credit Analyst Officer*

Amber Ousley  
*Credit Analyst Officer*

### Loan Review

Marie A. Young  
*Vice President*

David Chrisman  
*Senior Vice President*

D. Keith Preston  
*Vice President*

Leigh M. Carr  
*Assistant Vice President*

LeeAnn Layne  
*Assistant Vice President*

### Loan Services

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*Senior Vice President*

Timothy R. Austin  
*Assistant Vice President*

### Loan Processing

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*Vice President*

### Special Assets

Ellen Sharp  
*Vice President*

Steve Hall  
*Vice President*

Julie Szymanski  
*Vice President*

Becky Mullins  
*Special Assets Officer*

### Commercial Lending

Mark Kaufmann  
*Senior Vice President*

Mark R. Fox  
*Vice President*

David Ross  
*Vice President*

Jake Schirmer  
*Vice President*

Shane Anderson  
*Assistant Vice President*

Stephen J. Mallory  
*Assistant Vice President*

### Consumer Lending

Jerry F. Smalley  
*Vice President*

### Mortgage Lending

Paul R. Thornsberry  
*Senior Vice President*

Megan Barlow  
*Vice President*

Paul B. Drake  
*Vice President*

Jordan Owens  
*Assistant Vice President*

Jarred W. Paull  
*Commercial Mortgage Officer*

### Small Business

Ernest W. Dolihite  
*Senior Vice President*

Richard D. Hartley  
*Vice President*

Terri A. Jones  
*Vice President*

Jeff Murphy  
*Vice President*

### Central Bank Mortgage

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*Senior Vice President*

Susan Bradley  
*Vice President*

Tom Breathitt  
*Vice President*

Brad Fields  
*Vice President*

Rebecca Haddix  
*Vice President*

Catherine Himes  
*Vice President*

Lorraine Kinley  
*Vice President*

Vina Risner  
*Vice President*

Brian W. West  
*Vice President*

Lisa Hart  
*Assistant Vice President*

Alicia Esenbock  
*Secondary Mortgage Underwriter*

### HUMAN RESOURCES

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*Executive Vice President*

Amy Manning  
*Senior Vice President*

Shelia Plymale  
*Senior Vice President*

June Carpenter  
*Human Resources Officer*

### TECHNOLOGY SERVICES

Julie Bondra  
*Executive Vice President*

Anna Clayton  
*Vice President*

Kevin J. Lippert  
*Vice President*

E. Sean Profitt  
*Vice President*

David Hake  
*Information Security Officer*

Jason Hollis  
*Infrastructure Officer*

### RETAIL BANKING

David L. Moore  
*Executive Vice President*

Michael Gartner  
*Senior Vice President*

Chris McGaughey  
*CRA Community Development Officer*

### Banking Centers

Karen Burton  
*Assistant Vice President*

Angela M. Friesz  
*Assistant Vice President*

Philip Rochester  
*Assistant Vice President*



# OFFICERS

Lana Alexander  
*Retail Banking Officer*

Jeffrey Benton  
*Retail Banking Officer*

Sharon Bradley  
*Retail Banking Officer*

Gina Ensminger  
*Retail Banking Officer*

Barbara Johnson  
*Retail Banking Officer*

Pamela Matney  
*Retail Banking Officer*

Laura M. Owens  
*Retail Banking Officer*

Ashley N. Rodgers  
*Retail Banking Officer*

Alexandra E. Terry  
*Retail Banking Officer*

## Client Services

Cathy K. Combs  
*Senior Vice President*

Diane Williams  
*Client Services Officer*

## FINANCIAL PLANNING AND CONTROL

Edward Barnes  
*Executive Vice President  
& Chief Financial Officer*

Robin Oliver  
*Senior Vice President*

Shawn Presnell  
*Vice President*

Mark Kendall  
*Financial Planning  
Officer*

Lisa A. Williamson  
*Financial Planning  
Officer*

## ENTERPRISE RISK MANAGEMENT

C. Gregory Stacy  
*Executive Vice President*

Beth Lakes  
*Vice President*

## Funds Management

James R. Nall  
*Assistant Vice President*

## MARKETING

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*Executive Vice President*

Lesley K. Catron  
*Marketing Officer*

## Correspondent Banking

Doug Flynn  
*Correspondent Banking  
Officer*

## OPERATIONS AND SUPPORT

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*Executive Vice President*  
Karen G. Crawley  
*Senior Vice President*

Robin Michul  
*Senior Vice President*

Harvey Sword  
*Vice President*

### Internet Banking

Brenda P. Oaks  
*Assistant Vice President*

### Card Services

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*Assistant Vice President*

### Corporate Services

Karen Rowland, CTP  
*Senior Vice President*

Tracy Reid, CTP  
*Vice President*

Lisa K. Vickers  
*Vice President*

Chris Campbell  
*Assistant Vice President*

Allison Carter  
*Assistant Vice President*

### Deposit Services

Lisa Durham  
*Vice President*

### Bank Security

Jeff D. Jacob  
*Senior Vice President &  
Security, BSA & AML  
Officer*

Angela D. Campbell  
*Operations Officer*

## WEALTH MANAGEMENT

### Trust

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*Senior Vice President*

### Business Development

Charles N. Rush, Jr.  
*Vice President*

### Employee Benefits

Vicky L. Foster  
*Vice President*

Sheila C. Parks  
*Vice President*

### Operations

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*Assistant Vice President*

### Personal Trust

Kathryn Wilson Gibson  
*Senior Vice President*

Elizabeth Johns  
*Vice President*

Eloise G. Penn  
*Vice President*

Carolyn Bishop  
*Trust Officer*

Anna Hovekamp  
*Trust Officer*

### Investment Management

Timothy D. Fyffe  
*Senior Vice President*

Thomas Corr  
*Vice President*

R. Scott King  
*Vice President*

### Private Banking

Gregory M.  
Shewmaker  
*Senior Vice President*

Rita L. Bugg  
*Vice President*

Leslie Fannin  
*Vice President*

Alicia Jordan  
*Vice President*

Mark Ruddell  
*Vice President*

Christopher Thomason  
*Vice President*

Matthew Frank, CFP®  
*Assistant Vice President*

## Central Insurance Services

Ross Barnette  
*President*

Tom Francis  
*Vice President*

Rob Wessel  
*Vice President*

Justin Whipple  
*Vice President*

Steven P. Wright  
*Vice President*

Don Yaden  
*Vice President*

Beverly Hicks  
*Commercial Insurance  
Officer*

## Central Investment Center, Inc.

Jeff Ginnan  
*Executive Vice President  
& Senior Financial  
Advisor*

Jeff Fields, CRPS®  
*Vice President &  
Financial Advisor*

Tony Brown  
*Financial Advisor*

Jim DeMoss  
*Financial Advisor*

# OFFICERS

Deborah Fisher  
*Financial Advisor*

Jacobus M. Ockers  
*Financial Advisor*

Thomas E. Roberts, CFP®  
*Financial Advisor*

## Central Bank, Georgetown

Kimberly E. Marshall  
*Market President*

Jennifer J. Roberts  
*Vice President*

Patricia Voigt  
*Vice President*

Jennifer Baldwin  
*Assistant Vice President*

## Mortgage Lending

Ashley Weir  
*Vice President*

## Central Bank, Madison County

Jeff Fultz  
*Market President*

Cameron Abney  
*Senior Vice President &  
Senior Market Lender*

Scott Johnson  
*Vice President*

Ken Riley  
*Vice President*

## Mortgage Lending

Donna Haney  
*Vice President*

## Central Bank, Nicholasville

Alan S. VanArsdall  
*Market President*

Tom Porter  
*Executive Vice President &  
Senior Market Lender*

Cathy Lowe  
*Vice President*

Jill Slone  
*Assistant Vice President*

Brandy Osborne  
*Commercial Lending Officer*

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*Vice President*

Monna Treadway  
*Assistant Vice President*

## Central Bank, Northern Kentucky

James Uebel  
*Market President*

Brett Blackwell  
*Senior Vice President &  
Senior Market Lender*

Matthew E. Eilers  
*Vice President*

Karen J. Homan  
*Vice President*

Joshua Lehman  
*Assistant Vice President*

## Mortgage Lending

Dennis Barnes  
*Assistant Vice President*

## Retail Banking

Joseph Nienaber  
*Vice President*

Troy Fedders  
*Vice President*

Jeffrey Wagner  
*Vice President*

Diana Webster  
*Vice President*

## Private Banking

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*Senior Vice President*

Karen Hartig  
*Vice President*

Larry Luebbbers  
*Vice President*

## Central Bank, Winchester

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*Market President*

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*Senior Vice President*

Lisa T. Earlywine  
*Vice President*

Tammy M. Carroll  
*Vice President*

Melissa Shimmfessel  
*Retail Banking Officer*

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*Assistant Vice President*

Amy Turner  
*Assistant Vice President*

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*Market President*

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Security, BSA & AML Officer*

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*Vice President &  
Compliance Officer*

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Joan Strafer  
*Vice President*

Cynthia Caldwell  
*Assistant Vice President*

## Mortgage Lending

Jeanie Gammon  
*Vice President*

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*Vice President &  
Retail Development Officer*

Elaine Fawbush  
*Assistant Vice President*

Casey Steitz  
*Retail Banking Officer*

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Robert Slider  
*Senior Vice President*

Mary Littrell  
*Vice President*

Jim Morris  
*Vice President*

## Wealth Management

Bill Kaiser  
*Vice President*

# NOTES

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[centralbank.com](http://centralbank.com)

(859) 253-6222

(800) 637-6884

Central Bank & Trust Co. and Central Bank of Jefferson County are subsidiaries of Central Bancshares, Inc.



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