



Central Bank

Wealth Management

Your best interest is our best interest.

We understand our clients' needs and concerns

We know and understand risks are inherent in almost every aspect of our lives. We work to reduce the risks associated with your need to secure a strong financial future for you, your family or your business.

We are risk managers first, we:

- ☐ Listen to your **needs**.
- ☐ Formulate a **plan** to meet those needs.
- ☐ Create a customized **investment process** tailored to your financial goals.

Our goal is to manage your financial resources within a **risk framework** based on your liquidity needs, time horizon and overall risk appetite. We will discuss how we go about achieving this goal through:

- I. **Local Commitment**
- II. **Consistent Process**
- III. **Dedicated Service**

What differentiates Central Bank Wealth Management?

Since 1938, Central Bank has provided financial solutions to generations of families and a wide range of businesses. Today, we continue that tradition through our **three core tenants**:

I. Local Commitment	II. Consistent Process	III. Dedicated Service
<ul style="list-style-type: none">• A local team of dedicated professionals who know you• The convenience of having a team of professionals available when and where you need them• Direct access to our extensive resources to help you manage your complex and simple financial needs	<ul style="list-style-type: none">• A disciplined, long-term approach toward investing• Holistic approach integrates all components of wealth management, supporting sound decisions• Client-focused solutions, specifically tailored to our clients	<ul style="list-style-type: none">• The knowledge, expertise and time to oversee the complex wealth issues in your life• Acting in the client's best interest at all times, our financial professionals are held to the highest fiduciary standard• A consistently high level of service, unique to each client



Benefit: The assurance of knowing that we are here for you, when and where you need us

Benefit: The comfort of a process that helps you live your life without undue sacrifice while managing risk

Benefit: Confidence that we will address your needs and keep you informed in an ever changing investment environment

I. Local Commitment

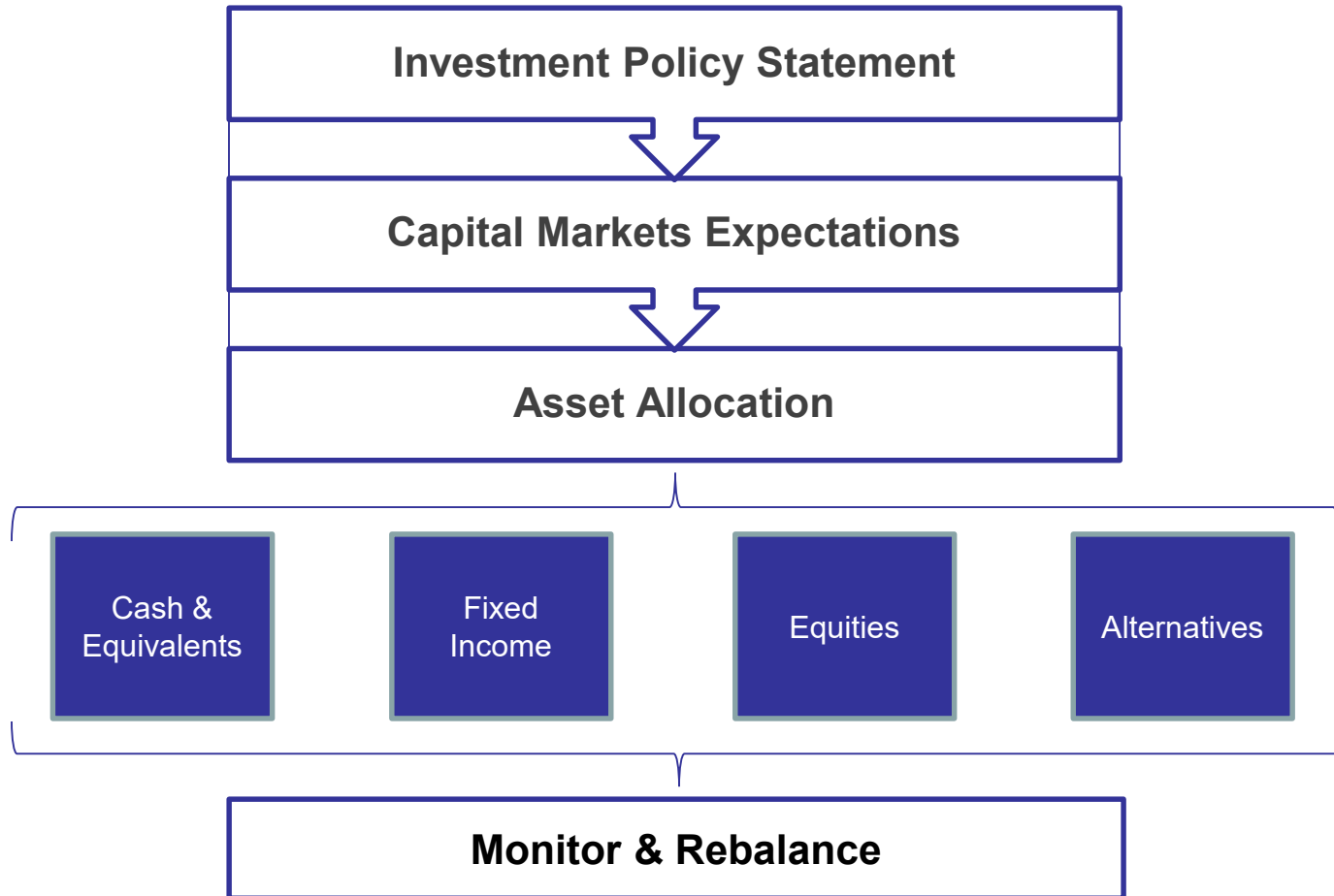
Today, Central Bank provides personal and business solutions to a wide array of Central Bank clients.

We are committed to...

- Listening to you and diligently striving to be **responsive to your needs** and meet your goals.
- Providing **a team approach** to managing our relationship. Our team represents years of experience in the trust and investment disciplines. We draw on all necessary resources to effectively manage your account.
- **Being there for you** when you need us. Our ability to be flexible is a result of our local ownership and experienced professionals. And, we are able to bring national resources to help meet your needs.
- **Helping you to achieve your goals.** Our performance record attests to our disciplined, long-term approach toward investing.

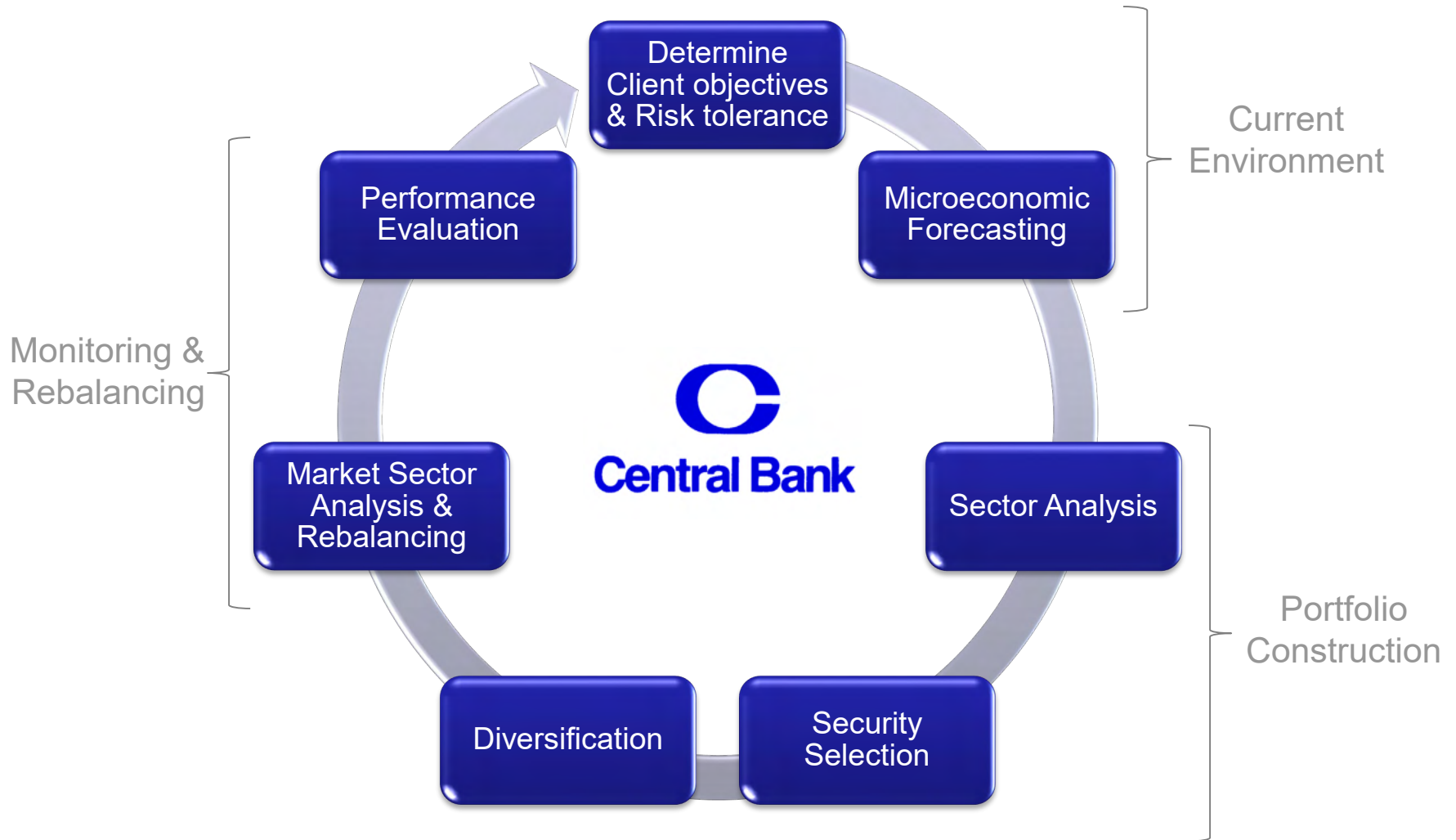
Benefit: *The assurance of knowing that we are here for you, when and where you need us*

II. Consistent Process



Benefit: *Our disciplined process helps ensure a thorough analysis that will provide options for your consideration*

Our Strategy Development Process

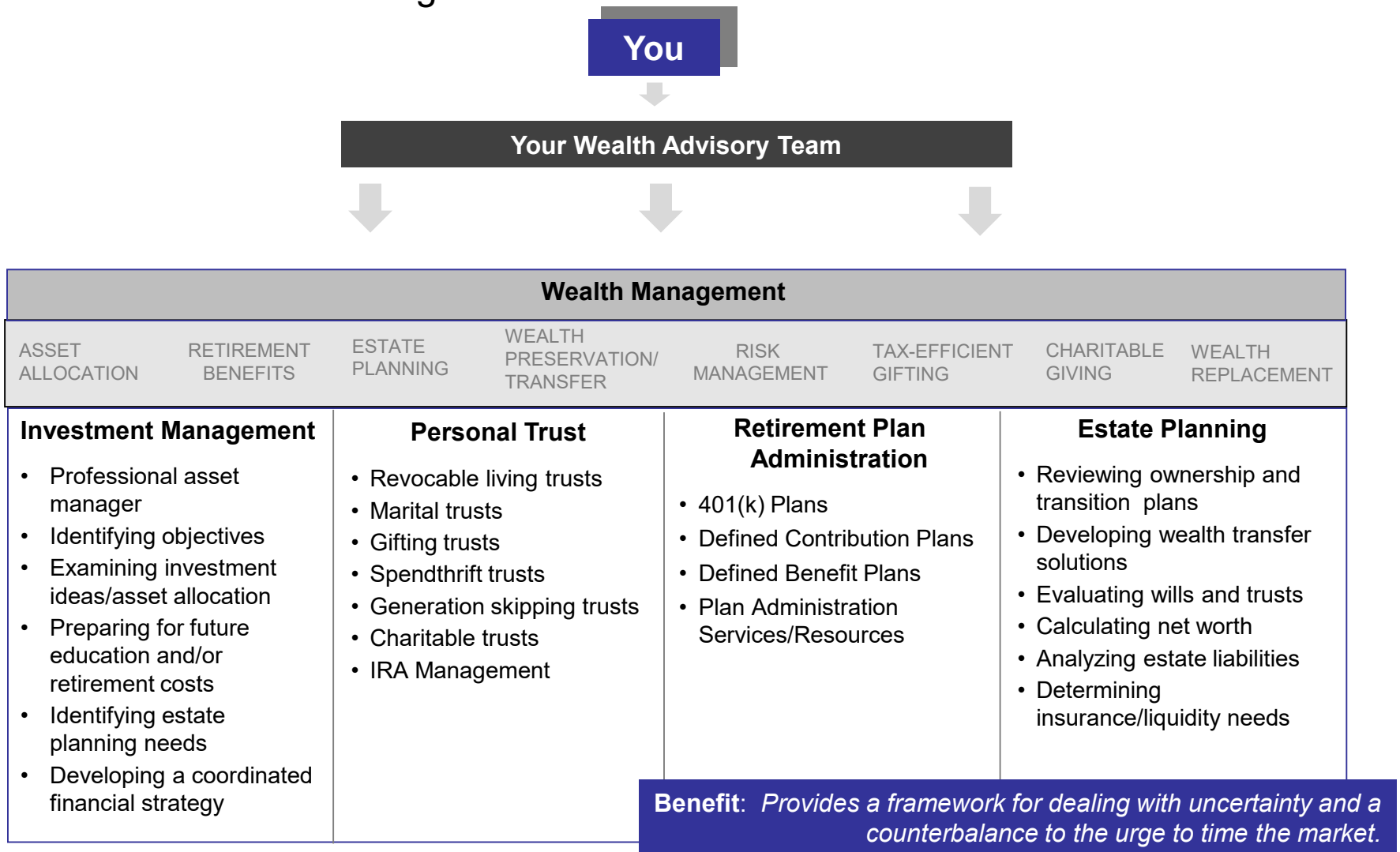


Consistent process includes a sound Investment Policy Statement

- ***A clear understanding of goals and objectives is paramount***
 - Return Expectations - balancing growth and income
 - Time Horizon
- ***A clear understanding of the ability to meet those goals***
 - Willingness to take risk
 - Ability to take risk
- ***A clear understanding of the constraints imposed***
 - Liquidity
 - Tax Issues
 - Legal and Regulatory
 - Unique Considerations

III. Dedicated Service

Personalized Wealth Management



Dedicated Service requires integration

•We offer personalized wealth management solutions and will coordinate with our clients' external advisors to ensure efficient, integrated decision making.



Dedicated service supports long-term relationships

Our team delivers expert service, always using simple language to illuminate complex financial information:

- A *Client Profile* that helps to identify goals and investment objectives, time horizon and tolerance for risk
- A periodic *Portfolio Review* to monitor and assess your progress toward goals
- And, regular market and economic communications via our *Quarterly Newsletter*

Central Bank
Wealth Management Group

Client Profile

Thank you for choosing the Wealth Management services of Central Bank. Our financial services professionals are committed to showing you the way at every stage of life through expert advice and service. We start by asking you to please complete the following Client Profile to assist you and your Wealth Management Officer in developing a strategy that fits your time-frame, investment objectives, and risk tolerance.

Based on your responses to the following Client Profile questions, you may be classified into an approach, each with its own distinct characteristics. This is to be used only as a guide for you and your Wealth Management Officer in determining which portfolio is appropriate for you and your financial goals.

If you have any questions about the Client Profile, please contact your Wealth Management Officer or call our Wealth Management office at 859-253-6248 or 800-637-6884.

I. Investment Objective

1. Which of the following best describes your primary reason for establishing this account? (This question is not scored. It is intended to provide a frame of reference for the following questions.)

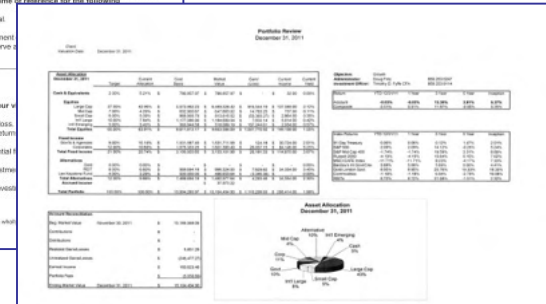
- ☐ A. I am seeking to avoid short-term erosion of capital.
- ☐ B. I wish to generate income.
- ☐ C. I am saving for a goal (child's college, down payment).
- ☐ D. I wish to accumulate wealth as this money will serve income.
- ☐ E. Other.

II. Risk Tolerance

2. Which of the following statements best describes your investment? (Please select only one)

- ☐ A. I am primarily concerned with protecting against loss.
- ☐ B. I am willing to bear some risk to achieve higher return.
- ☐ C. I am equally concerned with minimizing the potential of my initial investment.
- ☐ D. I am primarily interested in the growth of my investment.
- ☐ E. I am primarily concerned with the growth of my investment.

Wealth Management services provided by Central Bank & Trust Co., a subsidiary of Central Bank.



Q4 2011 **Central Bank**

- **Economics**
 - Global economic growth continues. Japan's supply chain problems seem to be alleviated. China seems to have managed a "soft economic landing." U.S. growth will continue to be stronger through the 4th quarter.
 - While the world focused on the European Sovereign debt issue, better U.S. economic growth went almost unnoticed.
 - 3rd qtr GDP grew at 2.50%. Much better than the two previous quarters. The fourth quarter is likely to be as good.
 - Consumer spending has risen solidly the last two months in spite of dipping confidence. Folks with jobs seem a little less switch about losing their jobs and are spending more. Strong surge in retail sales.
 - Nice rebound in industrial production in Q3 with rising durable goods orders.
 - Job growth is trending better with housing showing signs of life, although it may be a little too early to call a turn.
 - Look for no double dip recession. There is enough strength in the economy to prevent a relapse.
- **Equities**
 - While our target of 1400 on the S&P seemed a little out of reach in early September, it now looks like a real possibility by year end. Stocks currently trade at 15 times earnings. Given current interest rates and inflation, the market can easily support 18.7 times earnings or up 19% from here.
 - We continue to see solid earnings reports from the S&P 500. We have lowered our earnings growth expectations but they still remain a respectable 13% for the full year. Revenues continue to outpace and balance sheets are very lean.
 - Stocks remain a much better value than bonds right now.
- **Fixed Income**
 - Bonds in general seem to be overvalued at this point. Real yields (current yield less inflation) are at their lowest levels since the 1970's.
 - We still favor intermediate durations with the prospect of low rates for an extended period.
 - Opportunities are harder to come by these days. Certain areas in the corporate market and Build America Bonds for tax-exempt accounts over some value.
 - Municipals offer solid value as some shorter term rates are actually higher than corresponding taxable rates.
 - Avoid Treasuries and richly priced mortgages.

Why Central Bank Wealth Management?

Since 1938, Central Bank has provided financial solutions to generations of families and a wide range of businesses. Today, we continue that tradition through our **three core tenets**:

I. Local Commitment

II. Consistent Process

III. Dedicated Service



Benefit: The assurance of knowing that we are here for you, when and where you need us

Benefit: The comfort of a process that helps you live your life without undue sacrifice while managing risk

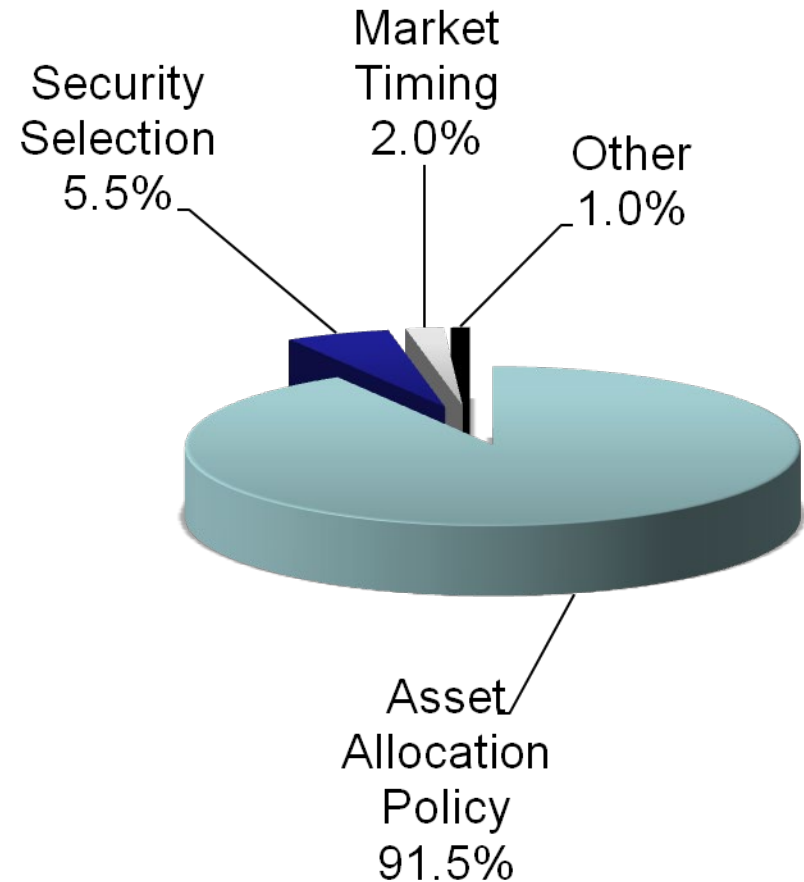
Benefit: Confidence that we will address your needs and keep you informed in an ever changing investment world

Appendix

Asset Allocation Process

Why is asset allocation important?

- Over 90% of the variability of returns can be explained by asset allocation. The remaining variability is explained by market timing and security selection.
- Asset allocation provides an accurate framework in which to judge the risk/return tradeoff.
- Asset allocation provides an accurate framework in which to judge success.

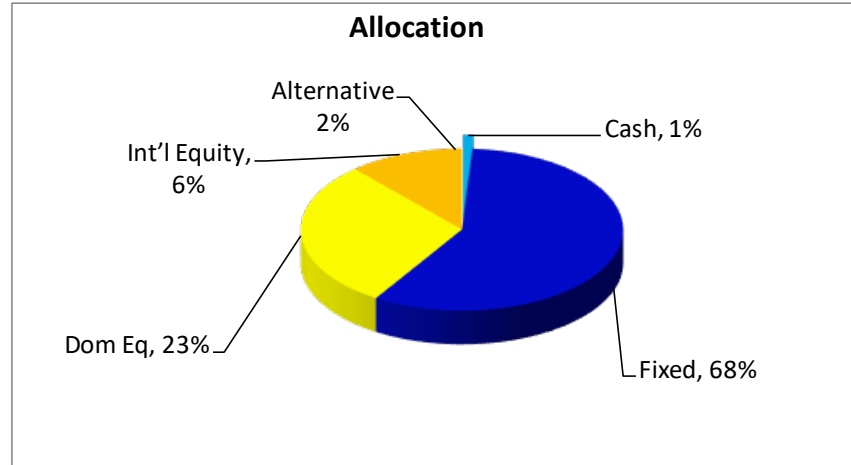


Investment Objectives

Income Objective¹

Performance Ending 12/31/21

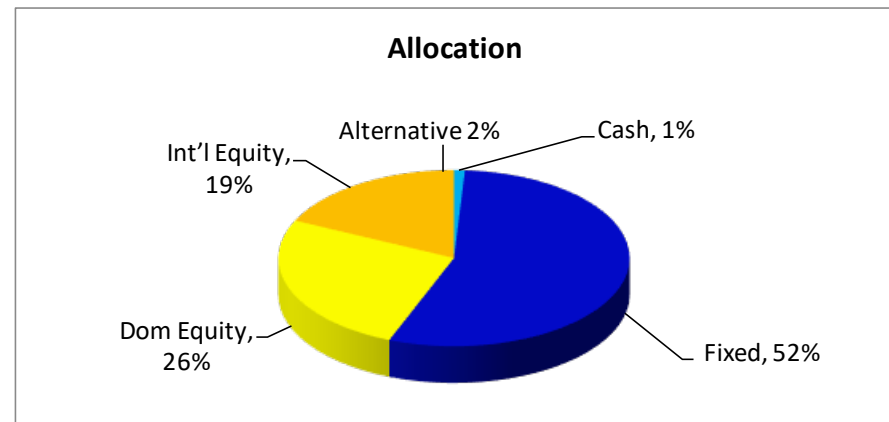
	<u>Central Bank</u>	<u>Benchmark</u>
Quarter	3.47%	2.57%
1 Year	9.16%	6.69%
3 Year	11.00%	10.48%
5 Year	8.12%	7.70%
10 Year	6.54%	5.98%



Conservative Growth Objective¹

Performance Ending 12/31/21

	<u>Central Bank</u>	<u>Benchmark</u>
Quarter	4.46%	2.70%
1 Year	10.57%	7.41%
3 Year	13.64%	12.24%
5 Year	9.78%	8.78%
10 Year	8.76%	7.58%



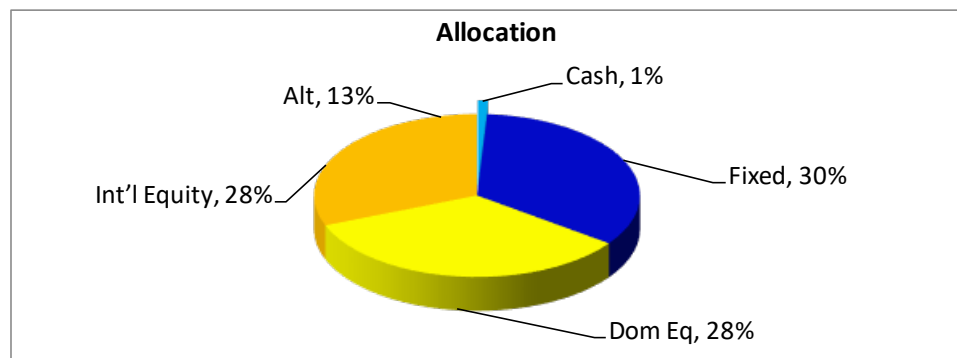
¹ The indicated returns are historical returns and may not be indicative of future performance. Risk to principal may occur. Deposits are not guaranteed by the FDIC

Investment Objectives

Growth Objective¹

Performance Ending 12/31/21

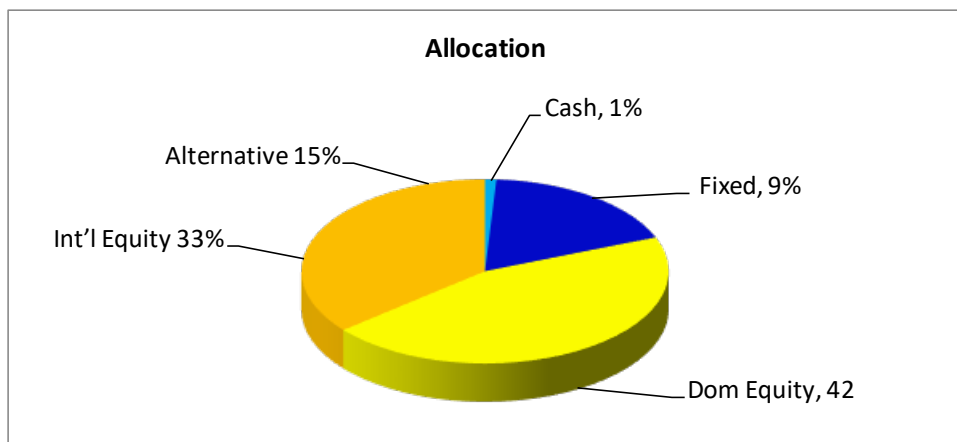
	Central Bank	Benchmark
Quarter	5.18%	4.23%
1 Year	13.88%	12.36%
3 Year	16.12%	15.11%
5 Year	11.55%	10.69%
10 Year	10.10%	9.50%



Aggressive Growth Objective¹

Performance Ending 12/31/21

	Central Bank	Benchmark
Quarter	6.30%	5.56%
1 Year	16.84%	16.72%
3 Year	18.81%	17.93%
5 Year	13.49%	12.96%
10 Year	11.54%	11.27%



¹ The indicated returns are historical returns and may not be indicative of future performance. Risk to principal may occur. Deposits are not guaranteed by the FDIC

Disclosures

- Central Bank & Trust Co. Member FDIC
- Wealth Management Services provided by Central Bank & Trust Co.
- Performance data and return calculations are provided primarily by First Rate, Inc. Central Bank & Trust Co. Wealth Management provides performance data and return calculations for certain participant directed 401(k) Plans. Indicated returns are historical and may not be indicative of future performance. Any performance presented for a period of longer than one (1) year is presented on an annualized basis. Risk to principal may occur. Deposits are not guaranteed by FDIC.
- Returns are presented net of all fees including investment management fees, mutual fund fees and all commissions.
- The Blended Benchmark is calculated using the returns of the component asset class benchmarks and the weights of the Strategic Asset Allocation of the portfolio, blended monthly. The Strategic Allocation weighting is based on the overall objective of the portfolio and may be provided upon request. Component asset class benchmarks may include the 91 Day Treasury Bill Index, the Standard and Poor 500 Index, the S&P Midcap 400 Index, the Russell 2000 Index, the MSCI EAFE Index, the MSCI Emerging Markets Index, Barclay's US Aggregate Bond Index, the Barclays High Yield Index, the Barclay's Emerging Market Bond Index, the MSCI US Investable Market Real Estate 25/50 Index and the HFRX RV: Multi Strategy Index.
- Investments and securities are:

NOT a deposit	NOT FDIC Insured	NOT insured by a Federal Government Agency	Not Guaranteed by the Bank	May Lose Value	Subject to Risk
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Standard Published Fee Schedule

Asset Allocations/ Equities & Fixed Income

Trustee and Investment Management Fees:

- » 1.00% on the first \$1,500,000 in assets
- » .80% on the next \$1,000,000 in assets
- » .60% on all assets over \$2,500,000
- » Minimum annual fee of \$1,500.

Fees for services include benefits from the use of float attributable to outstanding checks issued against a Bank omnibus disbursement account maintained for that purpose. Non-periodic distributions are made within 3-5 days of receipt of authorized instructions. Float begins on the day the check is produced and ends on the day the checks are presented for payment.

Biographies: Investment Management



Timothy D. Fyffe, CFA
Senior Vice President, Senior Portfolio Manager

With more than 30 years of investment experience, Tim is actively involved in business development and investment management for the banks' high net worth and institutional clients. He manages fixed income and equities for personal trusts, employee benefit accounts and foundation accounts. Tim earned his undergraduate degree from the University of Kentucky and is a Chartered Financial Analyst. He has been involved in the grading program of the CFA Institute, has served on the Council of Examiners and is a member of the Louisville Society of Financial Analysts.



Thomas J. Corr
Vice President, Senior Portfolio Manager

Tom has over 40 years of experience in managing portfolios for investment management, personal trust, employee benefit and foundation accounts. He has also served as a branch and sales manager of national and regional brokerage firms. Tom has an undergraduate degree from the University of Illinois and an MBA from Loyola University of Chicago. Tom and his wife, Jan, reside in Lexington.



Christopher Andress, CFA
Vice President, Senior Portfolio Manager

Chris joined Central Bank's Wealth Management group in 2021. He has over 27 years of experience in the financial services industry with 20+ years focused on investment research and trading, as well as managing investment portfolios for both high net worth and institutional clients. Chris earned both his undergraduate degree in business administration and MBA from Seattle University and has been awarded the Chartered Financial Analyst (CFA®) designation. He is a member of the CFA Society of Louisville. Chris and his wife, Jennifer, have three children and reside in Lexington.

Biographies: Investment Management



Patrick Rassi

Vice President, Senior Portfolio Manager

Patrick joined Central Bank's Wealth Management Trust group in 2021. He has more than 20 years of extensive professional experience in the financial services industry including due diligence, asset allocation, and institutional investments. Patrick earned his undergraduate degree in electrical engineering from the University of Kentucky and his MBA from the University of Memphis. He has been awarded the Chartered Alternative Investment Analyst (CAIA) designation and has successfully completed level II of the CFA program. He is a member of the CAIA Society of Atlanta. Patrick is fluent in French, Arabic, and Italian.



Chris Taylor

Investment Analyst

Chris has 20 years of experience in the financial services industry. He assists the Trust Investment officers with investment performance analysis, investing for model account and investment research. Chris earned his undergraduate degree from the University of Kentucky and resides in Lexington.

Biographies: Personal Trust



Barry Hickey

Executive Vice President, Trust Department Manager

Barry brings more than 35 years of banking and trust experience to Central Bank's trust department. A native of Mt. Sterling, Kentucky, Barry attended the University of Kentucky and later completed studies at Cannon Trust School. As an active member of the community, Barry has served on various Boards and the Bluegrass Estate Planning Council. Barry and his wife, Billie, have three children and live in Lexington.



Kathy Wilson Gibson

Senior Vice President, Trust Officer

Kathy brings over 20 years of personal trust administration experience to Central Bank's Wealth Management Group. With a Bachelor's degree in management from Northern Kentucky University, she is also a graduate of Salmon P. Chase College of Law and is licensed to practice law in the Commonwealth of Kentucky. Kathy's professional training includes the National Trust School at Northwestern University, the Cannon Financial Institute and various continuing education courses focused on estate planning. She is a member of the Bluegrass Estate Planning Council. Kathy resides in Lexington.



Matthew Frank, CFP®, APMA®, CTFA

Assistant Vice President, Trust Officer

Matthew joined the Trust group in 2017 on the personal trust side. He is a graduate of Cannon Financial Institute and administers Personal Trusts, Investment Agencies and IRAs. Matthew also promotes comprehensive financial planning in all areas of Central Bank & Trust Company. Matthew has over 16 years of banking experience in Private Banking, accounting and retail. He is a graduate of Transylvania University, with a B.A. in business administration, with a concentration in finance. He also studied accounting at the University of Kentucky. Matthew serves on the Finance Committee for the YMCA and is actively involved The Leukemia Lymphoma Society.

Biographies: Personal Trust



Elizabeth Johns, JD, AIFA®

Vice President, Trust Officer

Elizabeth “Betsy” joined Central Bank’s Wealth Management Team in 2015 and has over 20 years of trust banking experience, most recently as a Vice President & Senior Trust Advisor with PNC Bank in Lexington, KY. Betsy’s previous banking experience includes 10 years at Farmers Bank & Capital Trust Company in Frankfort, KY where she served as Vice President, Senior Trust Officer and Legal Counsel. She also served as the Compliance Officer for Unified Trust Company in Lexington, KY. Betsy earned her Bachelor’s Degree in English and French from the University of Notre Dame, and her Juris Doctor from Capital University in Columbus, Ohio. Betsy is licensed to practice law in the Commonwealth of Kentucky and State of Ohio, and has attained the AIFA® designation (Accredited Investment Fiduciary Analyst™) from fi360 in May of 2011. Betsy is a member of the Probate Division of the Kentucky Bar Association and is a member of the Bluegrass Estate Planning Council. She resides here in Lexington with her husband, Kevin and two children.



Anna Hovekamp, CTFA, CISP

Assistant Vice President, Trust Officer

Anna joined the Trust department in 2007. She has a degree in Finance from the University of Louisville and has attained the Certified Trust and Financial Advisor and Certified IRA Services Professional designations from the American Bankers Association. Anna is an honor graduate of Cannon Financial Institute and administers Personal Trusts, Investment Agencies and IRAs. Anna serves on the Board of Big Brothers Big Sisters of the Bluegrass, has served as an Ambassador for Lexington Habitat for Humanity and is a member of the Bluegrass Estate Planning Council. She resides here in Lexington with her husband, Matt and two children.



Lauren Lovely, CTFA, CISP

Assistant Vice President, Trust Officer

Lauren joined the Trust Department in 2012. She has been with Central Bank since 2008. Lauren is a graduate of Cannon Financial Institute and administers Personal Trusts, Investment Agencies and IRAs. Lauren graduated from Transylvania University where she earned a Bachelor’s Degree in History and played on the Women’s Soccer team. Lauren is currently serving as a Board of Director for the Fayette Education Foundation, Vice President on the Board of Park Early Childcare Center and Secretary for the Bluegrass Estate Planning Council. Lauren resides here in Lexington with her husband, David and two children.

Biographies: Personal Trust



William M. Kaiser
Vice President, Trust Officer

Bill brings more than 20 years experience in administering personal and institutional trust accounts to Central Bank's Wealth Management Group. Bill received his education at the University of Kentucky in business and economics and continued his professional education at Cannon Financial Institute of Athens, GA and the American Institute of Banking in Boulder, CO. Bill resides in Louisville with his wife and their three children. He is a member of the Estate Planning Council of Louisville, St. Xavier Alumni Association, a Junior Achievement Consultant, and the Public Radio Partnership, as well as a past member of the Louisville Zoo & Botanical Garden Bequest and Planned Gift Council.



Kimberlyann Smith
Personal Trust Assistant

Kim has been with Central Bank since 2008. She started her banking career in retail as a teller before she moved up to Cash Vault teller at Tates Creek Rd Banking center in 2011 and then to CSR prior to joining the Trust department in 2017 as Personal Trust Assistant. Kim works with Trust Officers to transfer funds and she provides excellent customer. Kim currently resides in Lexington with her husband Nathan.

Biographies: Employee Benefits



Brett Trusty

Vice President, Retirement Plan Manager

Brett joined the Central Bank Trust Department in 2021 and brings over 14 years of retirement plan experience to the group. Brett has an expertise in qualified and non-qualified retirement plans, and has served as a retirement plan advisor for the last 7 years. Brett has a Bachelor's Degree in Finance from the University of Kentucky and a Master's of Business Administration with a Finance concentration from Xavier University in Cincinnati. Brett is a Kentucky native and currently resides in Lexington with his wife and two daughters.



Cody Kalinowski

Employee Benefits Assistant

Cody has been with Central Bank since 2020. Prior to joining the Trust department in Nov, 2021, he worked as a Teller in Retail Banking. A native of Lexington, Kentucky, Cody earned his Bachelor's degree in Business Management and Marketing in 2018 at the University of Kentucky. From 2018-2020, Cody earned his Master's in Business Administration while working in the Athletic Department at the University of Kentucky as a Graduate Assistant for Equipment Operations.

Biographies: Employee Benefits



Sheila C. Parks
Vice President, Retirement Plan Manager

Having been with Central Bank for 39 years, Sheila adds a great depth of knowledge to the Wealth Management Group. She and her staff provide accurate and timely recordkeeping for defined contribution plans including profit sharing plans, money purchase pension plans and 401(k) plans, working with both balance forward accounting and daily valuation. A native of Kentucky, Sheila holds a Bachelor of Arts degree in business administration from Midway College.



Terri Shaw
Employee Benefits Assistant

Terri brings 35 years of banking experience to the Wealth Management group. A native of Paintsville, KY she received her Bachelor's Degree in communications from Morehead State University. Her experience with Central Bank includes Retail Banking, Human Resources and Training & Development. Terri, her husband and son reside in Lexington.

Biographies: Business Development



Charles N. Rush Jr.
Vice President, Business Development

Charlie has more than 30 years experience in developing and managing personal trust and institutional trust accounts. He has been with Central Bank's Wealth Management Group for 12 years. His responsibilities include the presentation, introduction and initiation of the account relationship; preparation of the account documentation; transition of assets and account funding. He works with the administrative officers and the portfolio managers to facilitate client needs. Charlie earned a Bachelor of Science degree in business administration from the University of Kentucky. He and his wife have 3 children and live in Lexington, Kentucky.



Ballard Cash Cassady III
Trust Officer

Cash Cassady joined the Trust Department in 2019 after four years as the Central Bank Jefferson County Investment Officer. His decade of financial services experience includes client coordination, commercial lending, and wealth management with Wells Fargo Investments. A graduate of Bellarmine University with Bachelors and Masters degrees in business administration, Cash continues his education in areas as diverse as coding and flamenco guitar. A Golden Gloves boxer in his teens, Cash volunteers at Louisville Legends Boxing Gym in Louisville's West End and is an alumnus of the Fund for the Arts leadership program."

Biographies: Trust Operations



Leigh Ann Young

Trust Operations Manager

Leigh Ann joined the Trust Department in 2015 and now has over twenty years of Trust Operations experience. Prior to joining our Central Bank team, she served as Vice President and Trust Operations Manager at Farmers Bank & Capital Trust Company in Frankfort, KY. She attended both Morehead State University and Kentucky State University. Leigh Ann and her husband, Eric, reside in Lawrenceburg with their two children.



Jessica Adkins

Trust Securities Specialist

Jessica brings over 8 years of banking experience to the Trust Operations Department. Prior to joining her Central Bank team, she was employed with the Farmers' National Bank of Danville, KY. Before starting her banking career, Jessica served as the Superintendent's Administrative Assistant and Personnel Director for the Mercer County Board of Education.

Biographies: Private Banking



Greg Shewmaker

Executive Vice President, Private Banking Manager

As Manager of Private Banking, Greg contributes more than 26 years of banking experience in the Lexington community to the department's wealth of knowledge. During the last 19 years Greg has specialized in credit and deposit services, insurance, investment management, retirement planning and estate planning. A native of Mackville, Kentucky, Greg is a graduate of Lexington Community College, the Kentucky School of Banking, the Graduate School of Banking at Louisiana State University and the Cannon Trust School. He is a board member of Continuing Care Hospital at Saint Joseph Hospital East, Coach with Bluegrass Girl's Fastpitch, Assistant Coach with South Lexington Babe Ruth, Assistant High School Football Coach with Lexington Christian Academy and current Sunday School teacher and past Elder of Hill 'n Dale Christian Church. Greg resides in Nicholasville with his wife and three children.



Mark Ruddell

Senior Vice President, Private Banking Officer

Mark has over 28 years of experience in meeting clients' special banking needs, as well as those of their business or profession. He has held several management positions in both Retail and Commercial Banking. Mark has specialized in tailoring customized lending solutions for business owners, executives, law firms and physician groups. As an active member of the community, Mark has served on the boards of several charitable and non-profit organizations including the American Cancer Society. He has also been actively involved in Commerce Lexington in various leadership and volunteer roles. Mark is a graduate of Eastern Kentucky University with a MBA in Finance and a BBA in Management.



Leslie Fannin

Vice President, Private Banking Officer

Leslie has over 24 years of financial services experience including retail banking and private banking in the Lexington area. She is a native of Lexington and received a Bachelor of Arts degree in finance from the University of Kentucky. Leslie is active in the community serving on the YMCA board, Lexington Habitat for Humanity and American Red Cross. She is currently the Vice President of Kentucky Habitat for Humanity and Chair of the Fayette Education Foundation. She is a graduate of Leadership Lexington and Leadership Kentucky.

Biographies: Private Banking



Chris Thomason

Vice President, Private Banking Officer

Chris has over 20 years of financial services experience including finance, residential mortgage and banking. His current responsibilities include offering clients one point of contact for all of their banking and financial services needs. He graduated from Henderson County High School and attended Transylvania University and received his Bachelor's of Arts from the University of Kentucky. He and his wife, Kristan, live in Lexington with their two children.



Jeff Murphy

Vice President, Private Banking Officer

Jeff has been working closely with bank clients in the greater Lexington market for over 16 years. While working in both Retail and Commercial Banking, he has developed strong relationships with his clients. Jeff's focus has been primarily on the business side, developing lending, deposit, and cash management solutions, for small business and commercial customers. His attention to detail and strong communication have been valuable in growing trust between clients on the business and personal side. Jeff has been actively involved in the Lafayette Archery program as well as the Lafayette Band. He has also spent many years leading boys in the Boy Scouts of America. Jeff is a graduate of Western Kentucky University with a bachelors degree in Corporate & Organizational Communication.

Biographies: Private Banking



Melissa Shimfessel

Assistant Vice President, Private Banking Officer

Melissa joined the Private Banking Group in 2015 with her previous management experience in Retail and Training & Development. Melissa has been with Central Bank & Trust since 2001 and has extensive experience in banking and relationship management. A native of Georgetown, Kentucky, Melissa received a Bachelor of Science degree in Business Administration from Sullivan University. She is a graduate of Leadership Central and Leadership Winchester. Melissa's civic and philanthropic passions include leadership roles with the Clark County Homeless Coalition, Employment Solutions, Inc., Partners in Education, Junior Achievement, and Relay for Life.



Jillian Varble

Private Banking Assistant

Jill joined the Private Banking department in the fall of 2013. She started at Central Bank in January of 2011 and most recently worked as a Personal Banker at the Southland Drive banking center. As a Private Banking Assistant Jill works with the Private Banking officers to assist customers with their everyday needs while providing quality customer service. Jill has attended the University of Kentucky and plans to earn a Bachelor degree in Business. She is a graduate from Woodford Co. High School and currently resides in Versailles, KY.



Diane Cleary

Private Banking Assistant

Diane joined the Private Banking department in the fall of 2019 after working as a Personal Banker at the Andover banking center since 2016. She has worked in banking since 1998 in both large and small organizations. Born in Southeastern Kentucky and raised in Central Florida, Diane obtained a Bachelor's Degree in Education from Warner University in Lake Wales, FL. As Private Banking Assistant Diane works with Private Banking officers to meet the financial needs of all our valued customers. She and her husband have lived in Lexington since 2015.

Biographies: Private Banking – Jefferson County



Robert Slider

Senior Vice President, Private Banking Manager

Bob brings more than 25 years of banking experience to Central Bank's Private Banking Group. For the last 20 years Bob has served private banking clients in assisting with their credit, deposit, insurance, investment management, retirement and estate planning needs. Mr. Slider received a B.S. in business administration from Hanover College and an M.B.A. from Bellarmine University. In addition, Bob received his certification in financial planning from the Denver School for Financial Planning. Bob has served on the Arthritis Foundation and Hospital Hospitality House boards in addition to having served in many leadership positions in his church. Mr. Slider was also a leader in the Cub Scouts and coached youth sports teams for many years.



Mary Littrell

Vice President, Private Banking Officer

Mary contributes more than 28 years of banking experience in the Louisville banking community, including Commercial and Small Business lending, Vice President, and Branch Manager for the bank's high net worth clients. Mary is a graduate of Waggener High School. She attended banking school, where she studied Commercial Business Banking. Active in the community, Mary is a member with the Louisville East Chamber of Commerce, The Fillies Inc., Middletown Woman's Club, Rotary, Optimist Club, & has served as President and Vice President of Blue Chip Investment LTD. Mary resides in Pee Wee Valley, KY.



James C. Morris II

Vice President, Private Banking Officer

Jim joined Central Bank in 2015 and has 31 years of overall Banking experience. He most recently was Vice President and Relationship Manager in the Commercial Business Banking area for Chase Bank. He previously was Vice President for Leasing One Corporation, of which, Jim was one of the founding members and assisted in establishing the commercial financing company for Farmers Bank & Capital Trust Company as a wholly owned subsidiary to the bank, and he was Vice President Business Development for the Commercial Lending and Commercial Leasing groups for Bank of Louisville. Jim is a graduate of the University of Louisville with a B.A. in Communications and a double minor in Psychology and History. In addition to holding volunteer roles within his church and with related capital campaigns, he has also volunteered as a coach and team manager for various youth and school soccer teams for numerous years. Jim is a life-long resident of Louisville.

Biographies: Private Banking – Jefferson County



Trish Osbourne

Vice President, Private Banking Officer

Trish has over 28 years of banking experience in the Louisville market. She has been a sales leader in the private banking, small business lending and the trust industries in Louisville since 1989. Trish is a life-long resident of Louisville and a graduate of the University of Louisville. Outside of banking, she is very active in the community. She has served on the Board of Trustees for the Spirit of Louisville Foundation and the Go Red for Women committee for the American Heart Association. She also has over 34 years of service with the Kentucky Derby Festival. Trish has been a member of the board of directors since 2007 and was Chairwoman in 2015.



Mary Rome

Private Banking Assistant

Mary has been with Central Bank since 2006, during which time she has worked with the Private Banking department as well as Retail. Mary has worked in the banking and mortgage industry for 18 years. A native of Southwestern Kansas, Mary moved to South Texas where she went to Texas School of Business for a Legal Secretary Degree. Mary currently resides in Southern Indiana.

Biographies: Private Banking- Northern Kentucky



Matthew Eilers

Senior Vice President, Private Banking Manager

Matt has over 24 years of banking experience of which the last 16 were spent at Central Bank. Most recently, Matt served as Vice President of Commercial Lending for the Northern Kentucky market before transitioning to his role in Private Banking. An active member of the community, Matt is involved with St. Elizabeth Hospital and the Greater Cincinnati Golf Association. Matt received a Bachelors of Marketing from Northern Kentucky University in 1997.



Larry Luebbers

Vice President, Private Banking Officer

Larry has 15 years of banking experience, and most recently worked in Frankfort for MainSource Bank as a Market President and a Business Banker. His prior bank experience includes Farmers Capital Bank Corp. as Vice President/Commercial Lender and also Fifth Third Bank as Banking Center Management and Mortgage Loan Originator.

Larry attended the University of Kentucky and graduated from Midway College with a degree in Business Administration. Before his banking career, Larry was a professional baseball player for 13 seasons with the Cincinnati Reds and St. Louis Cardinals, as well as several minor league teams.

Biographies: Personal Trust – Northern Kentucky



Jeff Augsback **Trust Officer**

Jeff joined the Trust Department in 2018. He has a Bachelor's Degree in Business Management and Administration from Northern Kentucky University. Jeff brings 10 years of banking experience to Central Bank's Wealth Management Group, most recently as a Private Client Banker with JPMorgan Chase, in Los Angeles, CA and also in Northern Kentucky. Jeff administers Personal Trusts, Investment Agencies and IRA's. Jeff is native of Alexandria, KY and currently resides there with his wife, Krishna.