

## Business Expertise

Wheeling-Area  
Directors Bring Strong  
Ties to Ohio Valley



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## Banking Experience

Officers Have Thrived  
on Relationships,  
Customer Care



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## 125+ Years of Service

Emphasis on 'Main  
Street' Needs Began  
Back in 1899



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# TODAY

*Wayne Savings Community  
Bank and Main Street Bank  
have combined to form the  
new Main Street Bank.*

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Support for major community events like the Fantasy in Lights Parade in Wheeling (left) and Stuff the Bus in Ashland have been staples of community banking at Main Street Bank and Wayne Savings Community Bank. The combined organization will continue to prioritize community support and involvement.

# Banks Unite, Strengthen Community Ties

## New Main Street Bank Operates 19 Offices from Wooster to Wheeling

In a move that promises to redefine community banking, Main Street Bank and Wayne Savings Community Bank have officially completed their merger, forging a powerful alliance aimed at better serving their customers and communities.

The new bank operates as Main Street Bank, with 19 branch offices from Wooster, Ohio to Wheeling, W. Va., and participation in the Cleveland, Akron, Canton, Youngstown and Pittsburgh markets.

**“We have brought together two high-performing community banks** that have similar values and proven track records of growth and building shareholder value,” said Mark R. Witmer, executive chairman of the former Wayne Savings and now executive chairman of the combined company.

“We share a commitment to the communities in which we operate and are dedicated to delivering the best products and services to our customers. This combination is poised to deliver long-term value for our shareholders, customers, employees and communities and

provide opportunities for future expansion.”

The merger was completed in May. Each common share of Wayne Savings Bancshares, parent of Wayne Savings, was converted to the right to receive 1.7446 Main Street common shares, with Wayne stockholders receiving cash in lieu of fractional shares.

At the completion of the merger, former Wayne Savings shareholders represented about 52.5 percent of the combined company’s shareholder base.

“This transaction brought together two strong financial institutions with deep-rooted ties to the communities in which they operate,” said Nick Sparachane, chairman and a founding director of the previous Main Street Bank board and now a director of the new organization.

**“The merger provides shareholders of the old Main Street Bank with the opportunity** to participate in the upside potential created by combining these growth-oriented companies,” he continued. “Culturally, management and employees at both predecessor

banks are aligned and focused on providing excellent service and building long-term relationships with our customers.”

With assets of \$1.4 billion, Main Street Bank will be a leading financial institution in the region. But beyond the numbers, the merger represents a shared vision -- a dedication to providing exceptional banking services while remaining deeply rooted in their communities.

**Customers can expect an expanded range of products and services** tailored to meet their needs. From home loans to business financing and everything in between, Main Street Bank is committed to providing the guidance and support customers require.

The bank is also proud to continue the community-focused initiatives Wayne Savings and Main Street Bank have championed over the years.

From sponsoring local events to supporting charitable organizations, the bank remains dedicated to the communities in which it does business.



## AT A GLANCE

# With \$1.4B+ in Assets, Bank Serves Ohio, W.Va. Here's a quick profile of the new Main Street Bank

### Assets:

Over \$1.4 billion

### Market Area:

19 banking offices from Wooster, Ohio to Wheeling, W. Va., with participation in major metropolitan areas of Cleveland, Akron, Canton, Youngstown and Pittsburgh

### Employees:

More than 150

### Stock:

MSWV on the OTC Market

### Market Capitalization:

Over \$100 million

### Recent Merger:

Completed in May 2024, the merger combined two like-minded institutions with strong cultural alignment and a deep commitment to shareholders, customers, employees and communities

### Online:

[mymainstreetbank.bank](http://mymainstreetbank.bank)

### Office Locations:

#### Wooster, Main Office

151 North Market Street, Wooster, OH 44691

#### Wooster, Cleveland Point

1908 Cleveland Road, Wooster, OH 44691

#### Wooster, North Side

543 Riffel Road, Wooster, OH 44691

#### Ashland, Claremont

233 Claremont Avenue, Ashland, OH 44805

#### Ashland, Sugarbush

1055 Sugarbush Drive, Ashland, OH 44805

#### Carrollton

1029 Canton Road, Carrollton, OH 44615

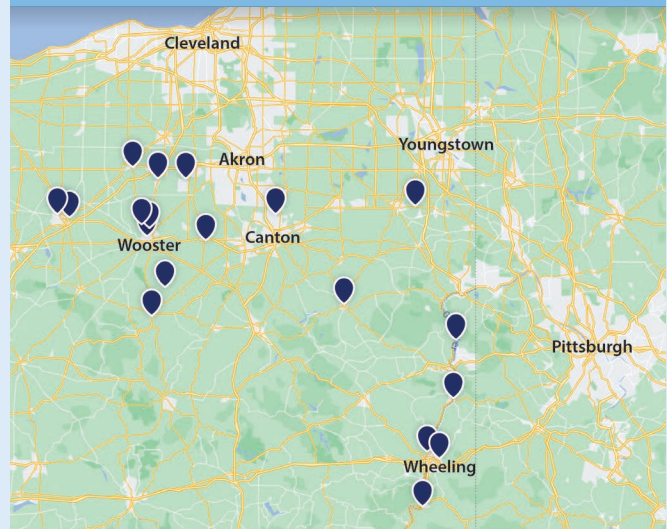
#### Creston

121 North Main Street, Creston, OH 44217

#### Dalton

130 North Wenger Road, Dalton, OH 44618

### 19 offices from Wooster to Wheeling



#### Fredericksburg

110 Crawford Street, Fredericksburg, OH 44627

#### Lodi

303 Highland Drive, Lodi, OH 44254

#### Millersburg

90 North Clay Street, Millersburg, OH 44654

#### Moundsville

112 N. Lafayette Avenue, Moundsville, WV 26070

#### North Canton

1265 South Main Street, North Canton, OH 44720

#### Rittman

237 North Main Street, Rittman, OH 44270

#### Toronto

120 N. Fourth St., Toronto, OH 43964

#### Washingtonville

795 West Main Street, Washingtonville, OH 44490

#### Wellsburg

1010 Commerce Street, Wellsburg, WV 26070

#### Wheeling, Main Street

2001 Main Street, Celoron Plaza, Wheeling, WV 26003

#### Wheeling, Elm Grove

2088 National Road, Wheeling WV 26003



Ribbon-cutting events celebrated the openings of the Dalton (left) and Carrollton branch offices in 2023.

## Branches Reinforce Human Connections Customers Still Appreciate Personalized Assistance, Physical Presence

In an era of online banking dominance, the enduring importance of physical bank branches might seem like an antiquated notion.

But experts say brick-and-mortar branches remain a vital component of the banking experience, offering human connections and personalized services that cannot be replicated in the digital realm.

“Most bankers say that even their most tech-savvy customers want physical bank offices where they can seek financial advice, open new accounts or manage major transactions such as getting a significant loan,” American Banker reported in February 2024.

A banking consumer study published last year by Accenture, a global consulting firm, included a section headlined, “Long Live the Branch.”

Consumers still value the branch, the study said. “Two-thirds of those surveyed (67%) like seeing branches in their neighborhood as it portrays the stability and availability of their bank. Remarkably, consumers across all age groups feel this way.”

U.S. banks closed an all-time-high 2,928 branches in 2021 after the COVID-19 pandem-

*“Some of these new branches opened in communities where other banks closed offices. Branch offices are an important part of our approach to community banking.”*

**James R. VanSickle II**  
*President and CEO, Main Street Bank*

ic forced so much of American life online. But in the past two years the rate of branch closings has fallen sharply.

The nation’s largest bank, JP Morgan Chase, with nearly 5,000 branch offices, announced plans in February to open 500 new branches over the next three years.

Main Street Bank and its predecessor banks have avoided branch closures, even as they have added online banking services.

In fact, four of the bank’s 19 offices are new branches opened since 2021 – in Carrollton, Dalton, Toronto and Washingtonville.

“Some of these new branches opened in

communities where other banks closed offices,” said James VanSickle II, president and chief executive officer at Main Street Bank.

“We’re committed to delivering the advantages many customers enjoy with in-person branch banking. Branch offices are an important part of our approach to community banking.”

Nick Sparachane, a director of the bank, added, “Branch banking is a staple of community banking. Our niche – meeting the needs of small business owners and communities – requires us to have the physical presence branch offices bring.”

# Branch Banking at a Glance

Here are some of the advantages delivered by bank branches



## LOCAL PRESENCE & TRUST

- Branches offer a **physical presence** where individuals can interact face-to-face with bankers.
- This personal touch fosters **trust** and provides reassurance.
- For many people, a local branch feels like a **reliable anchor** for a financial journey.



## ACCESSIBILITY

- Not everyone has easy access to digital banking services or online platforms.
- Branches make financial services **accessible** to all customers, regardless of their technology skills.
- This is particularly true in some rural communities that don't have consistently reliable internet connectivity.



## PERSONALIZED ASSISTANCE

- Some customers require **tailored guidance** for their financial needs.
- Bank branches offer **personalized assistance**, helping individuals navigate complex financial decisions.
- Whether it's opening an account, applying for a loan, or understanding investment options, **face-to-face interactions** make a difference.



## COMMUNITY DEVELOPMENT

- Bank branches provide **physical space** for promoting local businesses, supporting **community projects** and delivering financial education.

Source: Main Street Bank



The branch offices in Washingtonville (left) and Toronto opened in 2021.



*Nick Sparachane operates the Undo's restaurant business started in 1953 by his father, Undo Sparachane, who is memorialized in this photo at the Benwood restaurant.*

*Michael Baker is president of Cast & Baker in Pittsburgh, a key player in several major development projects across the Upper Ohio Valley.*

## Business Expertise Strengthens Bank Board

### Sparachane, Baker Bring Strong Ties to Ohio Valley Communities

Underscoring its commitment to local leadership and community engagement, Main Street Bank has named business leaders Nick Sparachane and Michael J. Baker to the bank's board of directors.

#### Meet NICK SPARACHANE of Main Street Bank

Nick, a distinguished community leader and former Wheeling mayor, brings a wealth of business and community experience and expertise to his new role, along with decades of deep community involvement.

He is a partner/owner of USI Insurance, one of the nation's leading business insurance companies with more than 200 offices and more than 10,000 employees. He was previously director of USI's Construction Industry Group.

Nick, 70, is also vice-chairman and owner of Undo's Family Restaurants, which operates three locations in the Upper Ohio Valley. In

2020, he and two partners opened the Alpha Tavern in Woodsdale.

Nick served eight years as Wheeling's mayor and has maintained very close ties to the fortunes of the community. He has served on the boards of Wheeling Hospital, the Ohio Valley Construction Employers Council, the Regional Economic Development Partnership and several banks, including the previous Main Street Bank, where he was chairman.

Nick is a West Liberty State University graduate and a member of its Alumni Wall of Honor, an elite group of graduates in whom the university expresses exceptional pride.

When he's not working with USI or the restaurants, Nick enjoys spending time with family and traveling.

He and his wife, Patti, live in the Wheeling area and are parents of five children and seven grandchildren.

#### Meet MIKE BAKER of Main Street Bank

Mike, meanwhile, is a co-founder and president of Cast & Baker Corporation, a site development, excavating, and general contract-

ing company based in Canonsburg, Pa., near Pittsburgh.

Cast & Baker has played a key role in some of the Ohio Valley region's most prominent construction projects in recent years, including the MPLX Sherwood Gas Processing Plant, the Highlands Sports Complex and the West Liberty State Outdoor Sports Complex.

Mike, 65, is also president of Justus, Inc., a real estate development group; Signature Air Corp., an aircraft charter company; and Centre City Industrial Park, a real estate management group. He served on the board of directors for the previous Main Street Bank, and was part of the small group of business leaders who organized it.

Mike is a graduate of West Liberty State and member of the university's board of governors. He also serves on the board of the Ohio Valley Construction Employers Council, a group of contractors and related organizations.

When he's not working, Mike enjoys spending time with family and traveling.

He and his wife, Susan, live in the Wheeling area and have four children and five grandchildren.



Mark Witmer (left), pictured here at his family's farm in Columbiana, and Jay VanSickle, grilling at a recent customer appreciation event, are big believers in community banking.

# Leaders Bring 60+ Years of Banking Experience

## Witmer, VanSickle Have Thrived On Relationships, Customer Care

The top two leaders of the new Main Street Bank bring more than 60 years of collective financial services industry experience and a decades-long commitment to community service to their new roles.

Mark R. Witmer of Columbiana is the bank's executive chairman and James R. (Jay) VanSickle II of Wooster is its president and chief executive officer.

**Meet MARK WITMER**  
of Main Street Bank

Mark, 60, has worked in banking for more than 30 years, with expertise in commercial lending, agricultural lending and mortgage banking. He had been executive chairman at Main Street Bank's predecessor, Wayne Savings Community Bank, since January 2021.

"What I enjoy most about banking is the opportunities to connect with people and help them out," Mark says.

"Technology is important to our customers, and of course pricing is important, but the primary reason customers interact with bankers

is to get solid, honest advice from the people they know and trust."

Before joining Wayne Savings, Mark was senior executive vice president and chief banking officer of Farmers National Bank of Canfield. He served as president and chief executive officer of First National Bank of Orrville prior to its merger with Farmers.

Mark and his wife, Linda, have been married 39 years and have four married daughters and 14 grandchildren. They live on a farm that has been cherished and preserved by the Witmer family for over 200 years.

He has served on the board of directors for the Boys and Girls Club of Youngstown for 10 years, helping to provide young people with opportunities, guidance and a safe space to grow and thrive.

**Meet JAY VANSICKLE**  
of Main Street Bank

Jay, 54, has worked more than 30 years in financial services. He had been president and chief executive officer at Main Street Bank's predecessor, Wayne Savings Community Bank, since 2017.

Before joining Wayne Savings, Jay served in senior management roles with Farmers

National Bank of Canfield as senior vice president and chief risk officer. Before that, he was senior vice president and chief financial officer at First National Bank of Orrville.

"One of the hallmark qualities of every bank where I've been privileged to lead is teamwork," Jay said.

"We are fortunate at Main Street Bank to have a very strong team of experienced bankers who appreciate the importance of team-building and personal development. That empowers us to deliver the service and value our customers want to see."

Jay is also a certified public accountant and worked more than 15 years with the financial institutions group of Crowe Horwath, LLP, a public accounting firm.

He is involved in the community as treasurer of the board of directors for the Viola Startzman Clinic and has served on the Wooster City Schools' Business Advisory Council.

Jay and his wife, Christy, have two daughters. They've also made a home for three rescued cats and a rescued dog.

When he's not involved in banking or business, Jay likes golf, reading, cycling and traveling. He also likes to watch science fiction and follow the Ohio State Buckeyes and the Cleveland professional sports teams.



Heavy involvement with community events, like the Fantasy of Lights Christmas parade in Wheeling, have been a hallmark of Main Street Bank's style of community banking.

## Legacy of Community Service: Main Street Bank

### Founders Saw Need for 'True Community Bank' to Serve Wheeling Area

When 10 Wheeling-area business professionals formed Main Street Bank in 2001, they were aiming to fill a gap.

"We thought there was a need for a community bank," recalled Nick Sparachane, who was one of the 10. "There were other banks, but we needed a bank that could truly serve the small business community and service small accounts well with very good service.

"That was going to be our edge. We were going to help the person who wanted to start a business or expand a business and couldn't get the attention of the traditional banks. We were all about being a true community bank."

The rapid growth Main Street Bank enjoyed over the next 20-plus years demonstrated that Nick and his colleagues were right. The bank grew by focusing on customers that weren't adequately served before it opened.

For many of those 23 years, Main Street Bank was the fastest-growing bank in West Virginia. For all of its history, it was the state's newest bank, as no new bank has been established in the Mountain State since 2001.

"Our thinking was that community banking

*"There is a tremendous number of people in Wheeling who are successful because of what Main Street Bank was able to do."*

**MICHAEL J. BAKER**

*Founding Director, Main Street Bank*

as we knew it had gone away in Wheeling," recalled Michael J. Baker, another one of the founding directors.

"As banks merged and got bigger, we were left without the access and the service the businesses were used to."

Nick and Mike had served on the bank's board since the founding and now serve on the board of the new Main Street Bank, established through the recent merger with Wayne Savings Community Bank. The merger united two organizations committed to the same community banking vision.

**From Day One, Main Street Bank prioritized strong relationships with customers,** offering personalized service and fostering a sense of trust and reliability.

The bank also stayed away from commissions and sales goals, enabling employees to focus on customers' needs.

"It took off well," Mike recalled. "Quick re-

sponses on loan needs was a big thing. Businesses needed availability of capital to use when things come up.

"We also stood out in terms of customer service. We wanted to make sure people knew who their banker was when they came in, and we wanted to make sure any customer who called in would get to talk to a person.

"There is a tremendous number of people in Wheeling who are successful because of what Main Street Bank was able to do," Mike said. "We didn't try to fit the mold of a bank. We could go outside. We took a lot of chances on a lot of people and very rarely had loans go bad."

**Main Street Bank employees were regularly acknowledged** for their hard work and dedication through luncheons, Christmas parties, summer picnics and other events. Employees were also recognized for their substantial community involvement.

When Main Street Bank celebrated its 20-



year anniversary in 2021, its assets had grown beyond \$500 million. That achievement reflected the bank's resilience and its deep roots within the community.

Just a year later, assets hit \$600 million.

"During the [COVID-19] pandemic, we were a major source of loans under the Paycheck Protection Program, and that really reflected our focus on small business," Nick recalled. "We knew our business community needed the money during a very trying time, and we worked hard to get that money out to them."

The bank wrote more than 600 PPP loans for more than \$36 million, all in the Ohio Valley.

**Because of its success and its commitment** to the small business niche, Main Street Bank attracted the interest of several potential acquirers over the years, Nick said.

"What attracted us to Wayne was how they serve the community," he said. "They really seemed to be a natural fit for us."

"One of my goals is to help continue that tradition of community banking and community service, where we're involved in our communities, where the people are involved, and where we're active participants in helping the community grow."

## Meet Main Street Bank's Board of Directors



**Mark R. Witmer**  
Executive Chairman  
Main Street Bank  
Wooster, Ohio



**James R. VanSickle II**  
President & CEO  
Main Street Bank  
Wooster, Ohio



**Michael J. Baker**  
President  
Cast & Baker Corp.  
Pittsburgh, Pa.



**Jonathan Ciccotelli**  
Vice President, Tax Group  
Meaden and Moore, Ltd.  
Wooster, Ohio



**Lance Cirola**  
Assistant Deputy Comptroller (Retired)  
U.S. Office of the Comptroller of the Currency  
Washington, D.C.



**Brian Hopkins**  
Managing Director  
Ancora Holdings, Inc.  
Cleveland, Ohio



**David L. Lehman**  
Board Member and Former President  
Mennonite Mutual Insurance Company  
Orrville, Ohio



**Debra Marthey**  
Former Vice President & Treasurer  
J.M. Smucker Company  
Orrville, Ohio



**Glenn W. Miller**  
President and Chief Executive Officer  
Holmes-Wayne Electric Cooperative  
Millersburg, Ohio



**Nick Sparachane**  
Partner/Owner  
USI Insurance  
Wheeling, W.Va.



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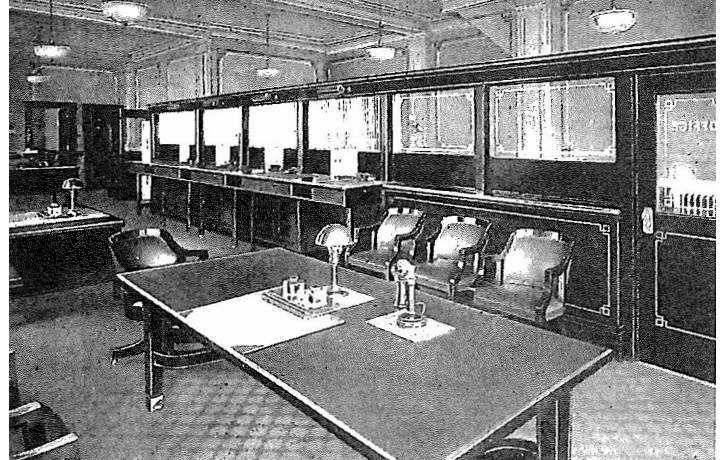
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The bank's original name, The Wayne Building & Loan Company, lasted for more than 60 years. At right, an interior view shows the divider that for years separated tellers from customers.

## Legacy of Community Involvement: Wayne Savings Home Loans, Customer Focus, Prudence Mark 125-Year History of 'The Wayne'

It all began more than 125 years ago, with a handful of Wayne County business leaders and a plan – to start a savings and loan company.

As hundreds of families were settling in the region every year, few had enough money to finance construction of their homes, even though they had regular incomes. The founders of the Wayne Building & Loan Company felt certain that a savings and loan was the answer.

They planned to bring together two sets of people – those who had money to save, and those who wanted to borrow money to build homes. The company's history suggests that their plan was a good one.

The bank's rich history is intertwined with a steadfast commitment to serving the needs of its customers and the communities it calls home. That commitment has taken form as financing for new homes, support for local businesses and farms, guidance for individuals achieving their financial goals, contributions to local charitable organizations, priority on volunteering and a presence at community events.

The founders incorporated the Wayne Building & Loan on March 30, 1889, and oc-

*"The Wayne Building and Loan has been a tremendous force in this community and the neighboring communities. ... They have rendered their community a great service, and the strength of this institution gives strength to us all."*

**WOOSTER DAILY RECORD**  
*Commenting on the bank's 50-year anniversary in 1949*

cupied an office on the northeast side of Wooster's public square. Its first loan was extended to a Creston-area woman for \$1,000.

**Business prospered from the beginning.** By the end of its first year, "The Wayne," as folks called it, had 241 savings depositors and more than \$23,000 in mortgage loans.

At year-end 1909, when the bank was just 10 years old, it had grown to 1,500 depositors. It had extended loans to some 800 homeowners and builders in Wayne, Ashland and Summit counties.

"The Wayne enters upon the new year with enthusiasm for the continued improvement of Wooster and Wayne in all things industrial, electrical and telephone," the bank's 1909 statement read.

Just over two years later, the company reported assets of more than \$1 million.

When the bank marked 25 years in business, its annual statement called 1923 "a banner year in all respects," and announced that assets had risen by more than \$1.3 million from the previous year.

The History of Wayne County, published in 1910, has this to say about the bank: "It is backed by some of the leading businessmen and financiers of Wooster and Wayne County and during eleven years of its existence has proven of inestimable value to men of moderate means desirous of securing homes, also a safe means of investment for those with surplus capital at their disposal."

One of the leading drivers of the bank's

## A Legacy of Leadership



**Richard Lucas (left) and Bruce Wilson, long-time leaders of the original Main Street Bank, remain active in the combined organization.**

early years was the Sanborn family. J.G. Sanborn served as secretary and managing officer during the bank's first 35 years. A 1917 history of the bank says Sanborn "was born in a log cabin among the hills in Holmes County, received a common school education at Loudonville, and after twenty-one years of successful newspaper work with the Ashland Times and the Wooster Republican, was admirably qualified for the responsible position of the first secretary of the Company."

Sanborn's son, Lloyd D. Sanborn, served as assistant secretary and then secretary from 1906-1958. Together the two Sanborns served the company for 52 years.

**Also prominent in the bank's history was the Funk family.** Ross W. Funk, a judge of the Court of Appeals of Ohio and one of the company's founders in 1899, served as president from 1935 to 1946.

When Funk died in 1946, his son, Daniel C. Funk, became president and held the office for 26 years until his death in 1972. Daniel's son, David A. Funk, served on the company's board from 1959 to 1974.

The bank's semi-annual statement on June 30, 1930, included the headline, "SAFETY! SERVICE!" It was a reaction to Black Tuesday, the stock market crash of October 29, 1929.

Lean years followed during the Great Depression years of the 1930s, with assets slowly dwindling to a low point of just \$8.1 million in 1943.

But that year was a turning point for the company. As the nation began to prosper once again, The Wayne's assets began growing and, by 1951, had surpassed the \$22 million mark.

**After World War II, business at The Wayne boomed.** The letter to stockholders dated January 1, 1947 reports The Wayne made 800 loans totaling \$3 million in the past six months. The letter also states that, during the past three years, The Wayne had practically doubled in size.

That letter also told stockholders: "The Wayne Building and Loan Company of Wooster advanced spectacularly during the past year from 83rd to 63rd place among the 100 largest Savings and Loan Associations of the United States."

In 1949, The Wayne celebrated its 50th Anniversary. Speaking editorially of "Fifty Golden Years," The Wooster Daily Record wrote: "The Wayne Building and Loan has been a tremendous force in this community and the neighboring communities. Its investment returns have made business for local people, and its

The statement read, in part, "All money deposited with the Company is loaned only on first mortgage security, and in the future as in the past it will be a continued policy of The Wayne to place SECURITY FIRST in the conduct of its business."

The decade's high point in assets is reported in the 1930 annual report at just under \$21 million.

loans have made the development of real estate possible over a wide area. We congratulate The Wayne and its officers and directors. They have rendered their community a great service, and the strength of this institution gives strength to us all."

**Major changes arrived at The Wayne in 1964.** It took on a new name, The Wayne Savings & Loan Company.

On December 14, 1964 the bank opened its first branch office, in Millersburg. An Ashland branch office was completed in 1968 and a Rittman office opened in 1972.

In 1993, Wayne Savings converted from a mutual institution to a stock-owned company. The bank's initial public offering raised \$5.4 million, providing a strong foundation for new and future business opportunities. The stock began trading on the NASDAQ stock system under the symbol "WAYN," a symbol that remained in place until the 2024 merger with Main Street Bank.

It was during 1997 that the Bank's name was changed from The Wayne Savings & Loan Company to Wayne Savings Community Bank to better reflect the broad range of banking service it offered. Also, Wayne Savings Bancshares, Inc., a mid-tier stock holding company, was formed.

In 2020, when the COVID-19 pandemic moved much of the world online, Wayne Savings strengthened its online banking services – and also opened a new branch office in Fredericksburg. Despite the pandemic, 2020 was another year of record earnings – \$6.9 million.

**The bank posted record earnings each year** from 2019 to 2022, when assets reached \$730 million.

In 2023, assets grew to \$800 million.

Now known as Main Street Bank, the bank is excited about the exceptional opportunities ahead for its much larger territory, which stretches from Wooster to Wheeling and includes participation in the metro areas of Cleveland, Pittsburgh, Akron, Canton and Youngstown.



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