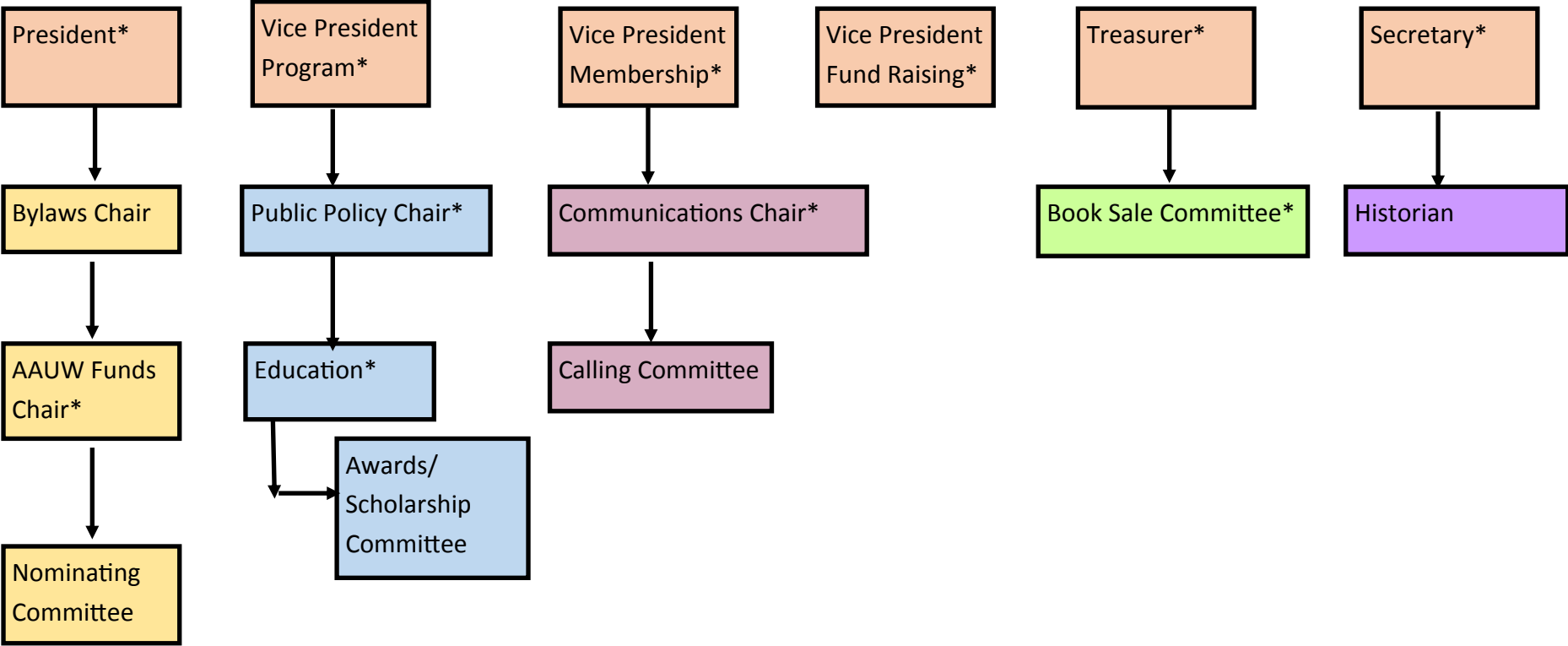


Johnstown Branch Organization Chart



* Indicates Board of Directors member