

September 16, 2011

Liberty Bank, N.A. Announces Expansion of Commercial Lending Team

Cleveland, OH – (September 16, 2011) Liberty Bank, N.A. announced today the hiring of three new commercial lenders who bring 65 plus years of experience to the Bank's already seasoned commercial lending team. Liberty Bank specializes in providing business loans of up to \$5 million.

"These appointments demonstrate our ongoing commitment as *'The Bank for Businesses'* in northern Ohio," said Liberty Bank CEO Bill Valerian. "We partner with our customers. They value the investment Liberty makes in understanding their individual businesses and appreciate having access to our decision makers."

Christopher J. Smerglia is now Senior Vice President and Commercial Lending Team Leader. His responsibilities include serving commercial lending customers, directing commercial lending sales activities and supervising the business development functions of commercial loan officers. Smerglia's 30 plus years of banking experience includes credit underwriting, commercial lending, portfolio management, and business development. He most recently was executive vice president and chief lending officer at a local community bank. He is a graduate of John Carroll University.

Jamie Brotherton is now Senior Vice President / Senior Lender. She has over fifteen years of commercial banking experience. She specializes in partnering with small businesses to provide them with commercial banking services and SBA loans. She most recently was a senior commercial lender at a local community bank. Ms. Brotherton is a graduate of John Carroll University with further graduate studies at Robert Morris College in taxation.

Richard "Buzz" Parkin is now Vice President Commercial Lending. Mr. Parkin brings an entrepreneurial background and 20 years of banking experience. His background includes roles with the Comptroller of the Currency, national and local banks. Most recently he was Vice President Commercial Loan Officer at a local community bank. Mr. Parkin is a graduate of the University of Denver (B.A. and M.B.A.) and the University of Michigan Graduate School of Bank Management.

"The core of business lending is in the strength of its commercial loan officers," said Valerian. "We are focused on maintaining excellent levels of capital, providing superior customer service and building our bank one quality relationship at a time."

Twenty year old Liberty Bank, N.A. is a privately-held, full-service community bank with assets of \$218 million. With offices in Beachwood, Solon and Twinsburg, Ohio, the Bank emphasizes business banking and, serves individual consumers and businesses that have sales of up to \$50 million.