323 Croghan Street Fremont OH 43420

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CROGHAN COLONIAL BANK CONTINUES TO GROW IN TIFFIN

Tiffin, Ohio – Rick M. Robertson, President and Chief Executive Officer of The Croghan Colonial Bank, is pleased to announce the hiring of an experienced lending team that will be dedicated to serving Tiffin, Seneca County and the surrounding markets. "Adding John Kerschner and Brian Bower to our Tiffin team is very exciting," says Robertson. "Both are talented bankers with strong local connections to Tiffin."



Brian P. Bower was hired on August 31, 2012 as a Real Estate Loan Originator. Brian is a native of Tiffin, with over 14 years of banking and mortgage lending experience. Since December 2010, he has served as the Regional Sales Manager of Mortgage Lending for US Bank out of Fremont, Ohio. Prior to joining US Bank, Brian worked for Fifth Third Bank as Assistant Vice President of Mortgage Lending from October 2005 until December 2010 and was the leading mortgage lender in Seneca County for five consecutive years.

Brian holds a Bachelors and a Masters Degree in Business Administration, both from Tiffin University. He is excited to be back, serving the Tiffin community. He and his wife, Danielle, live in Tiffin with their three children. Feel welcome to contact Brian at our Tiffin Westgate Banking Center at 419-447-2250 or email him at bbower@croghan.com.



John M. Kerschner was hired on September 4, 2012 as Vice President/Commercial Loan Officer. John is also a native of Tiffin and has over 11 years of banking experience. Since December 2007, he has served as the Vice President of Commercial Lending and the Vice President of Credit Administration for First National Bank of Gulf Coast in Naples, Florida. Prior to joining FNB, John worked for Fifth Third Bank in Business Banking and as the District Manager for Retail from September 2001 until Deceymber 2007.

Born and raised in Tiffin, John attended St. Mary's Elementary School and is a graduate of Tiffin Calvert High School. He holds a Bachelor of Science Degree in Finance from The Ohio State University. John, his wife Shelley and their two children have relocated back to the Tiffin area from Bonita Springs, Florida and are excited to be home. Feel welcome to contact John at our Tiffin Downtown Banking Center at 419-447-8777 or email him at jkerschner@croghan.com.

About Croghan Colonial Bank

The Croghan Colonial Bank was founded in 1888 and proudly serves Erie, Huron, Ottawa, Sandusky, Seneca and Wood Counties with banking center locations in Bellevue, Clyde, Custar, Fremont, Green Springs, Monroeville, Norwalk, Port Clinton and Tiffin. Croghan Colonial Bank is a recognized leader in community banking throughout the region. Its focus is helping all community members achieve their financial goals.

For more information, contact Dian Franks at (419) 355-2238.