

RESOLUTION NO. 26-81

CITY OF CENTERVILLE, OHIO

SPONSORED BY COUNCILMEMBER Dove Lake ON THE  
20th DAY OF July, 1981

A RESOLUTION DESIGNATING A PUBLIC DEPOSITORY AND AWARDING  
PUBLIC MONIES.

WHEREAS, pursuant to Section 135.12 Ohio Revised Code, the Council of the City of Centerville must meet in open session and designate a public depository, on the basis of written applications received, for deposit of active and/or interim funds for the period commencing August 23, 1981 and ending August 22, 1983; and

WHEREAS, the Council of the City of Centerville, Ohio has estimated the probable amount of active deposits to be deposited at the beginning of the period of designation to be Four Hundred Thousand Dollars (\$400,000.00), and the probable maximum amount to be so deposited at any one time during such period to be up to Seven Hundred Thousand Dollars (\$700,000.00), and

WHEREAS, the Council of the City of Centerville has estimated the probable amount of interim deposits to be deposited at the beginning of the period of designation to be Five Hundred Thousand Dollars (\$500,000.00), and the probable maximum amount to be so deposited at any one time during such period to be up to Two Million Dollars (\$2,000,000.00), and

WHEREAS, written application has been received from Winters National Bank and Trust Company, Dayton, Ohio as follows:

For Active Deposits  
Maximum of Fifteen Million Dollars (\$15,000,000.00).

For Interim Deposits  
Maximum of Fifteen Million Dollars (\$15,000,000.00).

A copy of said application with a copy of the financial statement of said Winters National Bank and Trust Company are attached hereto, incorporated herein by reference, and marked Exhibit "A", and

WHEREAS, Council finds that the said Winters National Bank and Trust Company applied for active and/or interim deposits, and that the sureties and securities tendered are proper, namely: Such collateral in the amount necessary to sufficiently cover the total deposits as enumerated in Section 135.18 O.R.C.

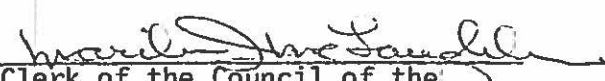
THEREFORE, BE IT RESOLVED BY THE MUNICIPALITY OF CENTERVILLE:

That deposit of the active and/or interim deposits of the City, up to the maximum amounts set forth herein, as determined by Council, be awarded to Winters National Bank and Trust Company, Dayton, Ohio which bank shall become a depository for monies of the City for a period of two years upon duly executing and delivering the sureties and securities tendered as evidence by written Memorandum of Agreement to be executed by the City with said depository.

PASSED this 20th day of July, 1981

  
MAYOR - CITY OF CENTERVILLE, OHIO

ATTEST:

  
Clerk of the Council of the  
City of Centerville, Ohio

C E R T I F I C A T E

The undersigned, Clerk of the Council of the City of Centerville, Ohio, hereby certifies the foregoing to be a true and correct copy of Resolution No. 26-81, passed by the Council of the City of Centerville, Ohio, on the 20th day of July, 1981.

  
Clerk of the Council

Approved as to form, consistency  
with existing ordinances, the  
charter & constitutional provisions.

Department of Law  
Robert N. Farquhar  
Municipal Attorney

EXHIBIT "A"

CALL NO. 135 FIRST 1981 CALL 03-31-81  
 COUNTY MONTGOMERY  
 BFS. - 0038 SMSA - 2000 BHC - 0494

06570 06 39-1920  
 WINTERS NATIONAL BANK AND TRUST CO.  
 40 NORTH MAIN STREET  
 DAYTON, OHIO 45402

(COMMERCIAL BANK)

(Domestic and Foreign)

(Including Domestic and Foreign Subsidiaries)

(Dollar Amounts in Thousands)

ALL BANKS: RETURN ORIGINAL TO FDIC,  
 REPORTS ANALYSIS AND PROCESSING SECTION,  
 660 17th STREET, N.W.,  
 WASHINGTON, D.C. 20429

NATIONAL BANKS: ALSO SEND ONE COPY TO THE  
 APPROPRIATE REGIONAL ADMINISTRATOR AND  
 FEDERAL RESERVE DISTRICT BANK.

PLEASE READ CAREFULLY INSTRUCTIONS FOR THE  
 PREPARATION OF REPORTS OF CONDITION

CLOSE OF BUSINESS DATE

March 31, 1981

Every item and schedule must be filled in. Printed items must not be amended. Amounts which cannot properly be included in the printed items must be entered under Other Assets or Other Liabilities.

ASSETS	Sch.	Item	Col			Bil.	Mil.	Thou.	
1. Cash and due from depository institutions . . . . .	C	B	A				229	367	
2. U.S. Treasury securities . . . . .							35	528	
3. Obligations of other U.S. Government agencies and corporations . . . . .							74	450	
4. Obligations of States and political subdivisions in the United States . . . . .							127	694	
5. Other bonds, notes, and debentures . . . . .								253	
6. Federal Reserve stock and corporate stock . . . . .								937	
7. Trading account securities . . . . .							31	955	
8. Federal funds sold and securities purchased under agreements to resell in domestic offices of bank and of its Edge and Agreement subsidiaries . . . . .							102	373	
9. a. Loans, Total (excluding unearned income) . . . . .	A	10	A		528	198			
b. LESS: allowance for possible loan losses (Do not enclose in parentheses)					6	095			
c. Loans, Net . . . . .							522	103	
10. Lease financing receivables . . . . .							14	523	
11. Bank premises, furniture and fixtures, and other assets representing bank premises . . . . .							16	651	
12. Real estate owned other than bank premises . . . . .								507	
13. Investments in unconsolidated subsidiaries and associated companies . . . . .							NONE		
14. Customers' liability to this bank on acceptances outstanding . . . . .							7	988	
15. Other assets . . . . .	G	3	-				27	004	
16. TOTAL ASSETS . . . . .							1	191	347

(sum of items 1 thru 15)

	Sch.	Item	Col.			
17. Demand deposits of individuals, partnerships, and corporations . . . . .	F	1e	A	280	764	
18. Time and savings deposits of individuals, partnerships and corporations . . . . .	F	1e	B&C	479	651	
19. Deposits of United States Government . . . . .	F	2	A,B&C	1	522	
20. Deposits of States and political subdivisions in the United States . . . . .	F	3	A,B&C	76	121	
21. Deposits of foreign governments and official institutions . . . . .	F	4	A,B&C	NONE		
22. Deposits of commercial banks . . . . .	F	5&6	A,B&C	3	598	
23. Certified and officers' checks . . . . .	F	7	A	5	270	
24. a. TOTAL DEPOSITS IN DOMESTIC OFFICES (sum of items 17 thru 23)				846	926	
1. Total demand deposits . . . . .	F	8	A	303	283	
2. Total time and savings deposits . . . . .	F	8	B&C	543	643	
b. TOTAL DEPOSITS IN FOREIGN OFFICES AND EDGE AND AGREEMENT SUBSIDIARIES . . . . .	FF	8	-	34	359	
c. TOTAL DEPOSITS . . . . . (sum of items 24a and 24b)				881	285	
25. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of bank and of its Edge and Agreement subsidiaries . . . . .				159	933	
26. a. Interest-bearing demand notes (note balances) issued to the U.S. Treasury . . . . .				13	792	
b. Other liabilities for borrowed money . . . . .					27	
27. Mortgage indebtedness and liability for capitalized leases . . . . .				NONE		
28. Bank's liability on acceptances executed and outstanding . . . . .				7	988	
29. Other liabilities . . . . .	H	4		51	492	
30. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 24c thru 29)				1 114	517	
31. Subordinated notes and debentures . . . . .				NONE		

EQUITY CAPITAL			Bl.	Mill.	Thou.
32.	Preferred stock	32a. No. of shares outstanding <input type="text" value="None"/> (par value)		NONE	
33.	Common stock	33a. No. of shares authorized <input type="text" value="1,325,000"/>			
		33b. No. of shares outstanding <input type="text" value="1,295,000"/> (par value)		12	950
34.	Surplus			17	790
35.	Undivided profits			45	507
36.	Reserve for contingencies and other capital reserves				577
37.	TOTAL EQUITY CAPITAL	(sum of items 32 thru 36)		76	824
38.	TOTAL LIABILITIES AND EQUITY CAPITAL	(sum of items 30, 31, and 37)	1	191	341

MEMORANDA			Mill.	Thou.
<b>1. AMOUNTS OUTSTANDING AS OF REPORT DATE:</b>				
<b>a. Standby letters of credit</b>				
1. Standby letters of credit, total			4	960
a. To U.S. addressees (domicile)			4	860
b. To non-U.S. addressees (domicile)				100
2. Amount of standby letters of credit in Memoranda item 1a1 conveyed to others through participations				NONE
b. Time certificates of deposit in denominations of \$100,000 or more in domestic offices			144	321
c. Other time deposits in amounts of \$100,000 or more in domestic offices			1	673
d. Customer's liability on acceptances outstanding (items d1 and d2 must equal Assets, item 14)				
1. U.S. addressees (domicile)			2	560
2. Non-U.S. addressees (domicile)			5	428
<b>2. AVERAGE FOR 30 CALENDAR DAYS (or calendar month) ENDING WITH REPORT DATE:</b>				
a. Cash and due from depository institutions (corresponds to Assets, item 1)			186	467
b. Federal funds sold and securities purchased under agreements to resell (corresponds to Assets, item 8)			68	594
c. Total loans (corresponds to Assets, item 9a)			531	891
d. Time certificates of deposits in denominations of \$100,000 or more in domestic offices (corresponds to Memoranda, item 1b above)			153	232
e. Total deposits (corresponds to Liabilities, item 24c)			833	820
f. Federal funds purchased and securities sold under agreements to repurchase (corresponds to Liabilities, item 25)			147	737
g. Other liabilities for borrowed money (corresponds to Liabilities, item 26b)				8
h. Total assets (corresponds to Assets, item 16)			1096	235



SCHEDULE A—LOANS (including rediscounts and overdrafts)

	A Consolidated bank (Sum of Columns B & C)		B Domestic offices of the bank		C Foreign offices & Edge & Agreement subsidiaries	
	Mill.	Thou.	Mill.	Thou.	Mill.	Thou.
1. Real estate loans (include only loans secured primarily by real estate):	187	305			None	
a. Construction and land development			7	627		
b. Secured by farmland (include farm residential and other improvements)			1	534		
c. Secured by 1-4 family residential properties:						
1. Insured by FHA or guaranteed by VA			14	348		
2. Conventional			106	718		
d. Secured by multifamily (5 or more) residential properties:						
1. Insured by FHA				628		
2. Conventional				NONE		
e. Secured by nonfarm nonresidential properties			56	470		
2. Loans to financial institutions:						
a. To real estate investment trusts and mortgage companies in the U.S.	4	548	4	548	NONE	
b. To commercial banks in the U.S.:						
1. To U.S. branches and agencies of foreign banks			NONE	NONE	NONE	
2. To other commercial banks in the U.S.		330		330	NONE	
c. To banks in foreign countries:						
1. To foreign branches of other U.S. banks			NONE	NONE	NONE	
2. To other banks in foreign countries		30		30	NONE	
d. To finance companies in the U.S.			NONE	NONE	NONE	
e. To other financial institutions	3	271	3	271	NONE	
3. Loans for purchasing or carrying securities (secured and unsecured):						
a. To brokers and dealers in securities			NONE	NONE	NONE	
b. Other loans for purchasing or carrying securities		631		631	NONE	
4. Loans to finance agricultural production and other loans to farmers			NONE	NONE	NONE	
5. Commercial and industrial loans (except those secured primarily by real estate)						
a. To U.S. addresses (domicile)	190	067	187	867	2	200
b. To non-U.S. addresses (domicile)	16	983	14	614	2	389
6. Loans to individuals for household, family, and other personal expenditures (include purchased paper):	132	321			NONE	
a. To purchase private passenger automobiles on installment basis			42	771		
b. Credit cards and related plans:						
1. Retail (charge account) credit card plans			28	215		
2. Check credit and revolving credit plans			6	135		
c. To purchase other retail consumer goods on installment basis:						
1. Mobile homes (exclude travel trailers)			13	380		
2. Other retail consumer goods (exclude credit cards and related plans)			10	159		
d. Installment loans to repair and modernize residential property			5	344		
e. Other installment loans for household, family, and other personal expenditures			14	005		
f. Single-payment loans for household, family, and other personal expenditures			12	312		
7. All other loans						
a. Loans to foreign governments and official institutions	1	000		NONE	1	000
b. Other loans	10	260	10	260	NONE	
8. Total loans, Gross (sum of items 1 through 7)	546	826	541	257	5	569
9. LESS: Unearned income on loans reflected in items above (do not enclose in parentheses)	18	628	18	628	NONE	
10. TOTAL LOANS (excluding unearned income) (Column A must equal Assets, item 9a) (Column B must equal Schedule DS, Assets, item 9a)	528	198	522	629	5	569
MEMORANDUM						
1 Holdings of commercial paper included in Schedule A					NONE	

**SCHEDULE B—SECURITIES AND OBLIGATIONS AT DOMESTIC OFFICES OF THE BANK**

Distribution by Remaining Maturity (exclude securities held in Trading Account, Assets, Item 7)

Applicable only to consolidated domestic office assets and liabilities

Investment Securities (Items correspond to Domestic Office Report, Assets, items 2, 3, 4 and 5)	A		B		C		D		E	
	1 year or less		Over 1 thru 5 years		Over 5 thru 10 years		Over 10 years		Total	
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
1. U.S. Treasury securities . . . . .		115	18	959	16	454	NONE		35	528
2. Obligations of other U.S. Government agencies and corporations . . . . .	NONE		34	364	7	435	32	659	74	458
3. Obligations of States and political subdivisions in the U.S. . . . .	27	491	35	453	44	933	19	817	127	694
4. Other bonds, notes, and debentures . . . . .	NONE			58		35		160		253
5. TOTAL . . . . .	27	606	88	834	68	857	52	636	237	933

**SCHEDULE C—CASH AND DUE FROM DEPOSITORY INSTITUTIONS**

	A		B		C	
	Consolidated bank (Sum of Columns B & C)		Domestic offices of the bank		Foreign offices & Edge & Agreement subsidiaries	
	Mil.	Thou.	Mil.	Thou.	Mil.	Thou.
1. Cash items in process of collection and unposted debits . . . . .	112	945	112	945	NONE	
2. Demand balances with commercial banks in the U.S. . . . .	4	393	4	393	NONE	
3. Time and savings balances with commercial banks in the U.S. . . . .	NONE		NONE		NONE	
4. Balances with other depository institutions in the U.S. . . . .	NONE		NONE		NONE	
5. Balances with banks in foreign countries:						
a. With foreign branches of other U.S. Banks . . . . .	41	269	NONE		41	269
b. With other banks in foreign countries . . . . .	29	110		110	29	110
6. Balances with central banks						
a. Balances with Federal Reserve Banks . . . . .	17	438	17	438	NONE	
b. Balances with other central banks . . . . .	NONE		NONE		NONE	
7. Currency and coin (U.S. and foreign) . . . . .	24	212	24	212	NONE	
8. TOTAL (column A must equal Assets, item 1) (column B must equal Schedule DS, Assets, item 1)	229	367	159	098	70	269

**MEMORANDUM**

1. Amount of interest-bearing balances in items above . . . . .	70	269	NONE		70	269
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SCHEDULE F—DEPOSIT LIABILITIES OF DOMESTIC OFFICES

	A Demand		Savings		Time			
	Mill.	Thou.	Mill.	Thou.	Mill.	Thou.		
1. Deposits of individuals, partnerships, and corporations								
a. Individuals and nonprofit organizations . . . . .			201	527			1a	
b. Corporations and other profit organizations . . . . .			10	909			1b	
c. SUBTOTAL . . . . . (sum of 1a and 1b) . . . . .	280	764	212	436	267	215	1c	
d. Mutual savings banks . . . . .	NONE		NONE		NONE		1d	
e. TOTAL (sum of 1c and 1d) (Col. A must equal Liabilities, item 17 , and Cols. B and C must equal Liabilities, item 18) . . . . .	280	764	212	436	267	215	1e	
2. Deposits of United States Government . . . . .	1	522	NONE		NONE		2	
3. Deposits of States and political subdivisions in the U.S. . . . .	12	129	NONE		63 992		3	
4. Deposits of foreign governments and official institutions . . . . .	NONE		NONE		NONE		4	
5. Deposits of commercial banks in the United States:								
a. U.S. branches and agencies of foreign banks . . . . .	NONE		NONE		NONE		5a	
b. Other commercial banks in the United States . . . . .	2	568	NONE		NONE		5b	
6. Deposits of banks in foreign countries:								
a. Foreign branches of other U.S. banks . . . . .	NONE		NONE		NONE		6a	
b. Other banks in foreign countries . . . . .	1	030	NONE		NONE		6b	
7. Certified and officers' checks, travelers' checks, letters of credit sold for cash . . . . . (must equal Liabilities, item 23)	5	270					7	
8. TOTAL deposits at domestic offices . . . . .	303	283	212	436	331	207	8	
MEMORANDA								
1. Savings deposits authorized for automatic transfer and NOW accounts (included in item 1a, Col. B above)			52	114			1	
2. Money market time deposits in denominations of \$10 thousand but less than \$100 thousand with original maturities of 26 weeks (included in item 8, Col. C above)					126	276	2	



**SCHEDULE F/F – DEPOSIT LIABILITIES OF FOREIGN OFFICES AND OF EDGE AND AGREEMENT SUBSIDIARIES**

	and Edge and Agreement Subsidiaries		
	Mil.	Thou.	
<b>Deposits of:</b>			
1. Individuals, partnerships and corporations . . . . .	31	647	1
2. U.S. Government . . . . .	NONE		2
3. States and political subdivisions in the U.S. . . . .	NONE		3
4. Foreign governments and official institutions . . . . .		312	4
<b>5. Deposits of commercial banks in the United States:</b>			
a. U.S. branches and agencies of foreign banks . . . . .	NONE		5a
b. Other commercial banks in the U.S. . . . .	2	400	5b
<b>6. Deposits of banks in foreign countries:</b>			
a. Foreign branches of other U.S. banks . . . . .	NONE		6a
b. Other banks in foreign countries . . . . .	NONE		6b
7. Certified and officers' checks, travelers' checks, and letters of credit sold for cash . . . . .	NONE		7
8. TOTAL: (must equal Liabilities, item 24b) . . . . .	34	359	8

**MEMORANDUM**

1. Amount of interest-bearing deposits included in item 8 . . . . .	34	359	1
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**SCHEDULE G – OTHER ASSETS**

	Mil.	Thou.	
1. Income earned or accrued on loans but not collected . . . . .	14	426	1
2. All other (list items over 25% of item 3 below)			
Other	12	578	2
3. TOTAL (must equal Assets, item 15)	27	004	3

**SCHEDULE H – OTHER LIABILITIES**

	Mil.	Thou.	
1. Expenses accrued and unpaid . . . . .	11	206	1
2. Deferred income taxes:			
a. IRS bad debt reserve . . . . .		166	2
b. Other . . . . .		978	2
3. All other (list items over 25% of item 4 below)			
Trading Account			
Short Sales		33769	
Other		5375	
4. TOTAL (must equal Liabilities, item 29)	51	494	

**SCHEDULE I - OTHER DATA FOR DEPOSIT INSURANCE ASSESSMENTS**

**1. Unposted debits (see instructions):**

1. a. Actual amount of all unposted debits or single factor . P1  % of item 24a . . . . .  
 OR b. Separate amount of unposted debits or separate factors:

NONE
NONE
NONE
NONE
NONE
NONE
NONE
NONE
NONE
167
NONE

1. Actual amount for demand deposits of . . . . . P2  % of item 24 a1 . . . . .

2. Actual amount for time and savings deposits or . . . . . P3  % of item 24 a2 . . . . .

**2. Unposted credits (see instructions):**

a. Actual amount of all unposted credits or single factor . P1  % of item 24a . . . . .  
 OR b. Separate amount of unposted credits of separate factors:

1. Actual amount of demand deposits or . . . . . P2  % of item 24a1 . . . . .

2. Actual amount for time and savings deposits or . . . . . P3  % of item 24a2 . . . . .

3. Uninvested trust funds (cash) held in bank's own trust department not included in Liability item 24a . . . . .

4. Deposits in domestic offices of consolidated subsidiaries that are not included in Liabilities, item 24a:

a. Demand deposits of consolidated subsidiaries . . . . .

b. Time and savings deposits of consolidated subsidiaries . . . . .

**NOTE:** This report must be signed by an authorized officer and attested by not less than two directors for State nonmember banks and three directors for National banks other than the officer signing the report.

I, the undersigned officer, do hereby declare that this Report of Condition (including the supporting schedules) has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true to the best of my knowledge and belief.

SIGNATURE OF OFFICER(S) AUTHORIZED TO SIGN REPORT: *[Signature]* AREA CODE/TELEPHONE NO. (513) 449-8973 DATE SIGNED (Month, Day, Year) 4/28/81

NAME & TITLE OF OFFICER(S) AUTHORIZED TO SIGN REPORT: Daniel J. Kaufman, Jr. Vice-President and Cashier

We, the undersigned directors, attest to the correctness of this Report of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

SIGNATURE OF DIRECTOR: *[Signature]* SIGNATURE OF DIRECTOR: *[Signature]* SIGNATURE OF DIRECTOR: *[Signature]*

NAME AND TITLE OF PERSON TO WHOM INQUIRIES MAY BE DIRECTED: Robert S. Cornell - General Accounting Manager AREA CODE/TELEPHONE NUMBER: (513) 449-8631

  
WINTERS  
NATIONAL  
BANK & TRUST

Winters Bank Tower  
Dayton, Ohio 45401

July 14, 1981

Mr. William Bettcher  
Director of Finance  
City of Centerville  
100 W. Spring Valley Pike  
Centerville, OH 45459

Dear Mr. Bettcher:

The Winters National Bank and Trust Co., located in Dayton, Montgomery County, Ohio, hereby makes application to be named as a depository for such active funds of the City of Centerville as may be awarded to us by contract for the period beginning August 23, 1981 and ending August 22, 1983. This application is to cover funds to be deposited in the active account of the City of Centerville for a maximum sum of Fifteen Million Dollars (\$15,000,000.00).

Additionally, the Winters National Bank and Trust Co., hereby makes application to be named as a depository for such interim funds of the City of Centerville as may be awarded to us by contract during the period beginning August 23, 1981 and ending August 22, 1983. This application is to cover funds to be deposited as interim funds of the City of Centerville for a maximum sum of Fifteen Million Dollars (\$15,000,000.00).

Winters National Bank and Trust Co. will submit bids upon written or verbal request for interim funds in accordance with Sections 135.09 and 135.08 of the Ohio Revised Code competitive with prevailing money market rates and in accordance with applicable Federal regulations.

Winters Bank also will bid on inactive deposits in accordance with Section 135.07 of the Ohio Revised Code if these deposits are to be awarded.

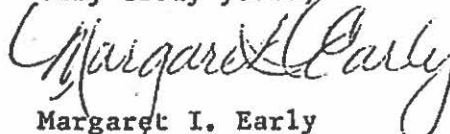
Winters Bank has forty (40) branches and three offices which are facilities on an Air Force installation. Winters Bank has ~~one~~ <sup>two</sup> ~~(1)~~ <sup>(2)</sup> branch located in the City of Centerville.

Enclosed is our published Report of Condition as of March 31, 1981. This report shows our paid-up capital of \$12,950,000.00, surplus of \$17,790,000.00 and deposits of \$881,285,000.00 including deposits of State and Political subdivisions totaling \$76,121,000.00.

Page 2

As a depository for these funds, we propose to furnish such collateral as may be in accordance with the Uniform Depository Act of the State of Ohio, such collateral to be adjusted from time to time during the contract period as needed but at all times to be sufficient to cover total deposits.

Very truly yours,

A handwritten signature in cursive script, reading "Margaret I. Early". The signature is written in dark ink and is positioned above the typed name and title.

Margaret I. Early

Assistant Vice President

MIE:jlc

Enclosures