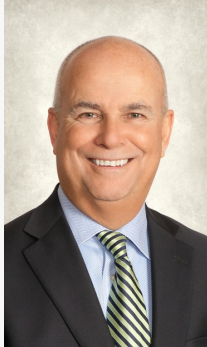




YOUR CONNECTION TO INSIGHTS ON BUSINESS MANAGEMENT AND TRENDS



Rick Hull
President/CEO
330.244.2985

Premier Bank & Trust to Join The Home Savings and Loan Company

"I am very proud of what our team has been able to accomplish since our recapitalization in 2010. Home Savings is an outstanding community institution with a strong management team focused on decisions being made by the professionals who are closest to their clients. We look forward to being a significant part of that team and building additional value for our combined shareholders and communities."

[View the full release.](#)



Doug
Featheringham
330.244.2986

Building Your Dream Home

By: Doug Featheringham, VP, Mortgage Loan Officer

If you're ready for your dream home, building it is the perfect vehicle. When you build your home, you make all the decisions and get exactly what you want. Everything in the home is brand new, so maintenance costs are low for the foreseeable future.

[Here are few ways to help make your dream a reality.](#)

New Lending Laws Simplify Documents

By: Ernie Hummer, SVP, Loan Operations and Product Manager

In October of 2015, the Integrated Mortgage Disclosures Rule went into effect, requiring lenders to provide all loan documents to the mortgage borrower three days before their closing date.

The revised rule is designed to remove uncertainty from the borrower and give them a better understanding of their mortgage transaction.

[Learn more about the new rule and how it works.](#)



Ernie Hummer
330.497.3835



Tiffany Rockstroh
330.244.2980

Financial Stability: Are You Passing the Sleep Test?

By: Tiffany Rockstroh, VP, Senior Private Banking Officer

What is financial stability? It's something that can't be determined by someone else. The best way to know if you are financially stable is to apply the "sleep test."

[Know you're financially in the right place.](#)

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