March 15, 2024

To Our Stockholders,

After becoming accustomed to several years of low interest rates, the Federal Open Market Committee increased its rate in 2022, and this trend continued into 2023, with an unprecedented four increases to the rate. The increases influenced the Bank's cost of funds as customers took advantage of long term higher rates in certificates of deposit. Total Deposits as of December 31, 2023 have fallen by $7 million. However, Time Deposits has experienced a significant increase of $49 million or 72%, as demand and savings accounts shifted to time accounts. The decrease in deposits was funded by the Bank's on hand cash. Although cash declined, the Bank continues to maintain a strong liquidity position.

At year end December 2023, market interest rates that determine the fair market value of the Bank's investment portfolio retracted, and resulted in a $4 million improvement to the unrealized loss on the investment portfolio. This resulted in an increase to your stockholder equity, in addition to $2.5 million in retained earnings.

Net Income for the year increased 23% from the previous year, as higher net interest income and a lower provision for loan losses were major contributors to the increase. As noted in the December 2023 dividend letter, the Bank experienced a significant loan loss in the third quarter of 2023, but was able to recover that loss in the fourth quarter, allowing for a reversal of the previous provision for loan losses.

The Board of Directors voted to increase the dividend to $0.82 per share, resulting in a $1.9 million payout to our stockholders. The last sale price to date is $25.00 per share, with stock currently available for purchase. If you are interested in purchasing shares, contact Herman Zuber or Kevin Ochs for more information. Also, if you have questions concerning the annual report to stockholders, please contact us.

In the summer of 2023, Michael McKinney and his family relocated, and he submitted his resignation from the Board of Directors. We thank Michael for his service to our organization, and his contributions to our success. Dr. Nathan Stevens was appointed to serve the remainder of the vacated term. We welcome Nathan to the Board, and look forward to his leadership of both Summit Bancshares, Ltd. and First National Bank in Olney.

As we look to the future, management and the Board of Directors continue to focus on quality products and services, and building strong relationships with our customers. The organization's facilities continue to be evaluated, with consideration of a new location in Olney.

Thank you for your continued investment in, and support of, Summit Bancshares, Ltd. We want to be your preferred provider of financial services, including deposit account, loans, investment services, or serving as trustee for your fiduciary needs. We look forward to the opportunity to serve you, which ultimately, benefits you as a stockholder.

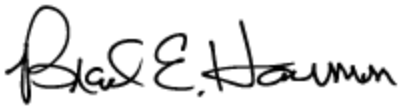
Sincerely,

Summit Bancshares, Ltd



Kevin G. Ochs

President and CEO



Brad E. Harmon

Chairman of the Board of Directors

# Summit Bancshares, Ltd. and First National Bank in Olney
# Board of Directors

**Brad E. Harmon** has served as a Director of Summit Bancshares, Ltd. and First National Bank in Olney since 2002, and currently serves as Chairman of the Board for both Summit Bancshares, Ltd. and First National Bank in Olney. Mr. Harmon has been a Registered Pharmacist since graduating from Butler University in 1980. He is President and co-owner of Harmon's Drug Store, Inc. with locations in Oblong, Robinson and Palestine Illinois. Brad is active in promoting small business in Crawford County.

**Julie M. Hearring** joined the Board of Directors of Summit Bancshares, Ltd. and First National Bank in Olney in July 2016. Mrs. Hearring is an independent insurance agent who joined her father, Don Blank, at Blank's Insurance Agency in Olney, in September of 1977. She purchased the agency in 2003. She works on many state and national insurance association boards and committees, and is a Certified Insurance Counselor. Julie is active at St. Joseph's Catholic Church, the Olney Rotary Club, past Richland Memorial Hospital Foundation member, past board member of the Richland County CEO Program.

**James A. Knollenberg** has served as Director of Summit Bancshares, Ltd. and First National Bank in Olney since 2002. Mr. Knollenberg is President of K & K Grain Farms, Inc. in Crawford County. Currently Jim serves on the Lincoln Trail College Foundation Board, and does live radio broadcasting of the college's men's home basketball games. He previously served as Chairman of the Crawford County Soil and Water Conservation District for 20 years, was a founding member of the Oblong Schools Academic Foundation, served as Superintendent of the Crawford County Fair, finance committee of Central United Methodist Church in Oblong, past Director of Rich-Law Service Company, and coached basketball at the Oblong Grade School.

**Jason A. Mosbey** joined the Board of Directors of First National Bank in Olney and Summit Bancshares, Ltd. in May 2020. Jason is the owner of Mosbey Seed Sales, LLC and holds an insurance producer license in both Illinois and Indiana specializing in crop insurance. Mr. Mosbey is also the co-owner of Mosbey Farms, Inc. where he continues to work with his family on their farm. Jason is a member of Mt. Gilead Church, volunteers for various youth programs, as well as acting sponsor to numerous non-profit organizations and youth programs in Richland and surrounding counties.

**Nathan A. Stevens** is married to Sarah Stevens, and they have three children, Gage, Meah, and Nora. Nathan is a 1998 graduate of Logan College of Chiropractic where he received his bachelors in science degree as well as a Doctor of Chiropractic degree. He is a certified chiropractic sports physician, certified DOT physician, certified in Graston technique, Acupuncture and various adjusting techniques. Nathan is the owner operator of Stevens Chiropractic, LLC. He also owns Stevens Refrigeration, providing direct service to Prairie Farms on smaller refrigeration units. He is a current member of Olney Rotary Club where he has served for the past 23 years. Nathan served as Rotary president from 2002-2004. He was a board member for ERFAE from 2007- 2010. He is a member of Mt Gilead Church and serves as a Deacon, helping to develop multiple community activities throughout the year. He is a current board member of Olney Tiger Sports Boosters, serving over 30 athletic programs in the Richland County School District. He has been actively involved in his children's activities, coaching Little League, Travel Baseball and Legion Baseball.

**Kevin G. Ochs** is the President and CEO of the First National Bank in Olney and Summit Bancshares Ltd being appointed in February of 2023. He was Board secretary from 1998 to 2023. Kevin was appointed to the Board of Directors in 2007. Kevin began his career in banking at the First National Bank in Olney in 1992. His roles at the bank have included loan review, operations and most recently the Chief Financial Officer. Kevin also raises cattle with his son. He is Treasurer of the Wabash Valley Angus Association and a member of the St. Joseph Catholic Church.

**Bruce A. Peters** is a retired President and CEO of Summit Bancshares, Ltd. and First National Bank in Olney, serving as a Director since 2007. Mr. Peters was an employee of First National Bank in Olney for 42 years. Bruce has been active in the Richland County communities, serving as Chairman of the Richland County Development Corporation Board of Directors, Vice President of the Olney Central College Foundation Board, past Director of the Richland Memorial Hospital Board, member of the Trinity Lutheran Church, where he served on the Audit Committee and Church Council, past member of the Illinois Area 23 Local Workforce Investment Board, and was a founding board member of the Richland County CEO Program. He is a Past Exalted Ruler of the Olney Elks Lodge and continues to be a member.

**Craig O. Weber** joined the Board of Directors of Summit Bancshares, Ltd. and First National Bank in Olney in July 2014. Mr. Weber is an attorney and a partner in the Weber, Heap, Ayres & Greene, P.C. law firm with locations in Robinson, Newton and Oblong, Illinois. Craig is active in the Crawford and Jasper County communities, serving as a member and past President of the Crawford County Bar Association, member of Newton Rotary Club, Board member of United Way of Crawford County, past Director of Crawford County Habitat for Humanity, and member of St. Elizabeth's Catholic Church in Robinson where he formerly served on the Pastoral Council.

# Summit Bancshares, Ltd.

## Consolidated Balance Sheets

## December 31, 2023 and 2022

**(Amounts in Thousands, Except for Share Data)**

### Assets

| | 2023 | 2022 |
|---|---|---|
| Cash and due from banks | $ 13,573 | $ 21,199 |
| Interest-bearing time deposits | 3,224 | 3,224 |
| Available-for-sale debt securities | 156,476 | 154,468 |
| Held-to-maturity debt securities | 4,845 | 6,193 |
| Loans, net of allowance for loan losses of $2,559 and $2,744 at December 31, 2023 and 2022 | 238,727 | 234,175 |
| Premises and equipment, net | 3,791 | 3,945 |
| Federal Reserve Bank and Federal Home Loan Bank stock | 497 | 497 |
| Interest receivable | 4,033 | 3,044 |
| Goodwill | 4,634 | 4,634 |
| Deferred income taxes, net | 2,373 | 3,547 |
| Other assets | 1,093 | 1,210 |
| Total assets | $ 433,266 | $ 436,136 |

### Liabilities

| | | |
|---|---|---|
| Deposits | | |
| Demand | $ 88,126 | $ 97,733 |
| Savings, NOW and money market | 184,317 | 230,692 |
| Time | 116,594 | 67,814 |
| Total deposits | 389,037 | 396,239 |
| | | |
| Federal Home Loan Bank borrowings | 1,661 | 1,828 |
| Short-term borrowings | 309 | 1,839 |
| Deferred income taxes, net | - | - |
| Interest payable and other liabilities | 1,423 | 713 |
| Total liabilities | 392,430 | 400,619 |

### Stockholders Equity

| | | |
|---|---|---|
| Common stock, $0.82 par value; authorized 3,000,000 shares; 2,299,471 issued and 2,285,134 outstanding at December 31, 2023 and 2022 | 1,923 | 1,923 |
| Additional paid-in capital | 15,845 | 15,845 |
| Retained earnings | 33,493 | 30,990 |
| Accumulated other comprehensive income | (10,254) | (13,070) |
| Treasury stock, at cost, 2023 and 2022 - 14,337 shares | (171) | (171) |
| Total stockholders' equity | 40,836 | 35,517 |
| | | |
| Total liabilities and stockholders' equity | $ 433,266 | $ 436,136 |

# Summit Bancshares, Ltd.

## Consolidated Statements of Income

## December 31, 2023 and 2022

### (Amounts in Thousands, Except for Share Data)

| | 2023 | 2022 |
|---|---|---|
| **Interest Income** | | |
| Loans, including fees | $ 11,913 | $ 9,450 |
| Debt securities | 5,300 | 3,806 |
| Federal funds sold | - | - |
| Deposits with financial institutions | 1,409 | 389 |
| Total interest income | 18,622 | 13,645 |
| **Interest Expense** | | |
| Deposits | 5,507 | 1,941 |
| Federal Home Loan Bank advances and other borrowings | 130 | 42 |
| Total Interest Expense | 5,637 | 1,983 |
| **Net Interest Income** | 12,985 | 11,662 |
| **Provision for Loan Losses** | 45 | 350 |
| **Net Income After Provision for Loan Losses** | 12,940 | 11,312 |
| **Noninterest Income** | | |
| Fiduciary activities | 301 | 304 |
| Loan servicing fees | 102 | 109 |
| Service charges and fees | 1,565 | 1,250 |
| Net gains on loan sales | 5 | 9 |
| Net realized gains on sales of available-for sale debt securities | 128 | 2 |
| Other | 302 | 305 |
| Total noninterest income | 2,403 | 1,979 |
| **Noninterest Expense** | | |
| Salaries and employee benefits | 5,678 | 5,140 |
| Net occupancy and equipment expense | 1,011 | 1,094 |
| Data processing | 712 | 432 |
| Professional fees | 218 | 292 |
| Marketing | 262 | 264 |
| Printing and office supplies | 221 | 198 |
| Deposit insurance premiums | 200 | 119 |
| Other | 989 | 1,006 |
| Total noninterest expense | 9,291 | 8,545 |
| **Income Before Income Tax** | 6,052 | 4,746 |
| **Provision for Income Taxes** | 1,610 | 1,126 |
| **Net Income** | $ 4,442 | $ 3,620 |
| **Earnings per Share** | $ 1.94 | $ 1.58 |

# Summit Bancshares, Ltd.

## Consolidated Statements of Stockholders Equity

## December 31, 2023 and 2022

### (Amounts in Thousands, Except for Share Data)

| | Common Stock | | Additional Paid-in | Retained | Accumulated Other Comprehensive | Treasury | |
|---|---|---|---|---|---|---|---|
| | Shares | Amount | Capital | Earnings | Income | Stock | Total |
| **Balance, January 1, 2022** | 2,285,134 | $ 1,923 | $ 15,845 | $ 29,201 | $ 1,739 | $ (171) | 48,537 |
| Net Income | | | | 3,620 | | | 3,620 |
| Dividends on common stock, $0.80 per share | | | | (1,828) | | | (1,828) |
| Rounding adjustment to prior year's capital | | | | (3) | | | (3) |
| Other comprehensive loss | | | | - | (14,809) | | (14,809) |
| **Balance, December 31, 2022** | 2,285,134 | $ 1,923 | $ 15,845 | $ 30,990 | $ (13,070) | $ (171) | $ 35,517 |
| Net Income | | | | 4,442 | | | 4,442 |
| Dividends on common stock, $0.82 per share | | | | (1,874) | | | (1,874) |
| Rounding adjustment to prior year's capital | | | | - | | | - |
| Adjustment for the adoption of CECL | | | | (65) | | | (65) |
| Other comprehensive gain | | | | | 2,816 | | 2,816 |
| **Balance, December 31, 2023** | 2,285,134 | $ 1,923 | $ 15,845 | $ 33,493 | $ (10,254) | $ (171) | $ 40,836 |

# Summit Bancshares, Ltd.

## Notes to Consolidated Financial Statements

## December 31, 2023 and 2022

**(Table Dollar Amounts in Thousands)**

## Debt Securities

| | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value |
|---|---|---|---|---|
| **Available-for-Sale Debt Securities** | | | | |
| December 31, 2023 | | | | |
| U.S. Treasuries | $ 42,313 | $ - | $ (2,460) | $ 39,853 |
| U.S. Government agencies | 11,807 | 67 | (736) | 11,138 |
| U.S. Government sponsored enterprises mortgage-backed securities | 4,592 | - | (130) | 4,462 |
| State and political subdivisions | 63,668 | 4 | (9,708) | 53,964 |
| Other asset-backed - student loans | 8,211 | - | (54) | 8,157 |
| U.S. Government sponsored enterprises collateralized mortgage obligations | 37,204 | 1 | (1,328) | 35,877 |
| | $ 167,795 | $ 72 | $ (14,416) | $ 153,451 |
| December 31, 2022 | | | | |
| U.S. Treasuries | $ 43,770 | $ - | $ (3,412) | $ 40,358 |
| U.S. Government agencies | 7,791 | - | (897) | 6,894 |
| U.S. Government sponsored enterprises mortgage-backed securities | 3,073 | - | (67) | 3,006 |
| State and political subdivisions | 77,329 | 128 | (12,323) | 65,134 |
| Other asset-backed - student loans | 6,098 | - | (175) | 5,923 |
| U.S. Government sponsored enterprises collateralized mortgage obligations | 34,688 | 41 | (1,576) | 33,153 |
| | $ 172,749 | $ 169 | $ (18,450) | $ 154,468 |

| | Amortized Cost | Gross Unrealized Gains | Gross Unrealized Losses | Fair Value |
|---|---|---|---|---|
| **Held-to-Maturity Debt Securities** | | | | |
| December 31, 2023 | | | | |
| State and political subdivisions | $ 295 | $ - | $ - | $ 295 |
| Corporates | 4,550 | - | - | 4,550 |
| | $ 4,845 | $ - | $ - | $ 4,845 |
| December 31, 2022 | | | | |
| State and political subdivisions | $ 1,393 | $ - | $ - | $ 1,393 |
| Corporates | 4,800 | - | - | 4,800 |
| | $ 6,193 | $ - | $ - | $ 6,193 |

# Summit Bancshares, Ltd.

## Notes to Consolidated Financial Statements

## December 31, 2023 and 2022

### (Table Dollar Amounts in Thousands)

## Loans and Allowance for Loan Losses

Classes of Loans at December 31, 2023 and 2022, include:

| | 2023 | 2022 |
|---|---|---|
| Construction and land development | $ 3,094 | $ 2,626 |
| Real Estate | | |
| Residential | 55,425 | 53,221 |
| Commercial | 19,258 | 19,389 |
| Agricultural | 80,721 | 84,441 |
| Other | 4,616 | 4,818 |
| Commercial | | |
| Agricultural | 38,522 | 34,187 |
| Industrial | 29,374 | 27,834 |
| Consumer | 9,437 | 9,541 |
| Other Loans | 175 | 225 |
| | 240,622 | 236,282 |
| Add net deferred loan costs | 663 | 637 |
| Less allowance for loan losses | 2,559 | 2,744 |
| Net loans | $ 238,726 | $ 234,175 |

# Summit Bancshares, Ltd.

## Notes to Consolidated Financial Statements

## December 31, 2023 and 2022

### (Table Dollar Amounts in Thousands)

The following tables present the credit risk profile of the Company's loan portfolio based on internal rating category and payment activity as of December 31, 2023 and 2022:

| | 2023 | | | | |
|---|---|---|---|---|---|
| | Construction and Land Development | Real Estate | | | |
| | | Residential | Commercial | Agricultural | Other |
| Pass (A-D) | $ 2,892 | $ 53,630 | $ 18,341 | $ 75,743 | $ 4,616 |
| Special Mention (E) | - | 1,015 | 406 | 1,644 | - |
| Substandard (F) | 202 | 780 | 227 | 3,334 | - |
| Doubtful (G) | - | - | 284 | - | - |
| Total | $ 3,094 | $ 55,425 | $ 19,258 | $ 80,721 | $ 4,616 |

| | Commercial | | | | |
|---|---|---|---|---|---|
| | Agricultural | Industrial | Consumer | Other Loans | Total |
| Pass (A-D) | $ 35,472 | $ 28,008 | $ 9,283 | $ 175 | $ 228,160 |
| Special Mention (E) | 2,650 | 1,183 | 76 | - | $ 6,974 |
| Substandard (F) | 400 | 183 | 78 | - | $ 5,204 |
| Doubtful (G) | - | - | - | - | $ 284 |
| Total | $ 38,522 | $ 29,374 | $ 9,437 | $ 175 | $ 240,622 |

| | 2022 | | | | |
|---|---|---|---|---|---|
| | Construction and Land Development | Real Estate | | | |
| | | Residential | Commercial | Agricultural | Other |
| Pass (A-D) | $ 2,353 | $ 51,773 | $ 19,346 | $ 82,537 | $ 4,818 |
| Special Mention (E) | - | 544 | 43 | - | - |
| Substandard (F) | 273 | 904 | - | 1,904 | - |
| Doubtful (G) | - | - | - | - | - |
| Total | $ 2,626 | $ 53,221 | $ 19,389 | $ 84,441 | $ 4,818 |

| | Commercial | | | | |
|---|---|---|---|---|---|
| | Agricultural | Industrial | Consumer | Other Loans | Total |
| Pass (A-D) | $ 33,714 | $ 27,240 | $ 9,483 | $ 225 | $ 231,489 |
| Special Mention (E) | 309 | 477 | 48 | - | $ 1,421 |
| Substandard (F) | 164 | 117 | 10 | - | $ 3,372 |
| Doubtful (G) | - | - | - | - | $ - |
| Total | $ 34,187 | $ 27,834 | $ 9,541 | $ 225 | $ 236,282 |

# Summit Bancshares, Ltd.

## Notes to Consolidated Financial Statements

## December 31, 2023 and 2022

### (Table Dollar Amounts in Thousands)

The following tables present the Company's loan portfolio aging activity of the recorded investment in loans as of December 31, 2023 and 2022:

| | 2023 | | | | | | |
|---|---|---|---|---|---|---|---|
| | 30-59 Days Past Due | 60-89 Days Past Due | Greater Than 90 Days | Total Past Due | Current | Total Loans Receivable | Total Loans > 90 Days and Accruing |
| Construction and Land Development | $ 202 | $ - | $ - | $ 202 | $ 2,892 | $ 3,094 | $ - |
| Real Estate | | | | $ - | | $ - | |
| Residential | 1,128 | 752 | 38 | $ 1,918 | 53,507 | $ 55,425 | - |
| Commercial | 368 | 58 | - | $ 426 | 18,832 | $ 19,258 | - |
| Agricultural | 265 | - | - | $ 265 | 80,456 | $ 80,721 | - |
| Other | - | - | - | $ - | 4,616 | $ 4,616 | - |
| Commercial | | | | $ - | | $ - | |
| Agricultural | 12 | - | - | $ 12 | 38,510 | $ 38,522 | - |
| Industrial | 111 | 210 | - | $ 321 | 29,053 | $ 29,374 | - |
| Consumer | 160 | 6 | 2 | $ 168 | 9,269 | $ 9,437 | - |
| Other Loans | - | - | - | $ - | 175 | $ 175 | - |
| Total | $ 2,246 | $ 1,026 | $ 40 | $ 3,312 | $ 237,310 | $ 240,622 | $ - |

| | 2022 | | | | | | |
|---|---|---|---|---|---|---|---|
| | 30-59 Days Past Due | 60-89 Days Past Due | Greater Than 90 Days | Total Past Due | Current | Total Loans Receivable | Total Loans > 90 Days and Accruing |
| Construction and Land Development | $ - | $ - | $ 273 | $ 273 | $ 2,353 | $ 2,626 | $ - |
| Real Estate | | | | $ - | | $ - | |
| Residential | 963 | 411 | 533 | $ 1,907 | 51,314 | $ 53,221 | - |
| Commercial | - | - | - | $ - | 19,389 | $ 19,389 | - |
| Agricultural | 75 | 232 | 181 | $ 488 | 83,953 | $ 84,441 | - |
| Other | - | - | - | $ - | 4,818 | $ 4,818 | - |
| Commercial | | | | $ - | | $ - | |
| Agricultural | - | - | - | $ - | 34,187 | $ 34,187 | - |
| Industrial | 155 | 31 | 78 | $ 264 | 27,570 | $ 27,834 | - |
| Consumer | 167 | 9 | - | $ 176 | 9,365 | $ 9,541 | - |
| Other Loans | - | - | - | $ - | 225 | $ 225 | - |
| Total | $ 1,360 | $ 683 | $ 1,065 | $ 3,108 | $ 233,174 | $ 236,282 | $ - |

Interest-bearing deposits in denominations of $250,000 or more were approximately $35,041,000 and $11,906,000 at December 31, 2023 and 2022, respectively.

At December 31, 2023 the scheduled maturities of time deposits are as follows:

| | |
|---|---|
| 2024 | $ 86,295 |
| 2025 | 25,776 |
| 2026 | 2,973 |
| 2027 | 663 |
| 2028 | 887 |
| | $ 116,594 |


# Summit Bancshares, Ltd.
## Notes to Consolidated Financial Statements
## December 31, 2023 and 2022
### (Table Dollar Amounts in Thousands)


| | Actual | | Minimum Required For Capital Adequacy Purposes | |
|---|---|---|---|---|
| | **Amount** | **Ratio** | **Amount** | **Ratio** |
| **As of December 31, 2023** | | | | |
| Community Bank Leverage Ratio | $ 47,752 | 10.56% | $ 40,691 | 9.00% |
| **As of December 31, 2022** | $ 45,121 | 10.32% | $ 39,345 | 9.00% |
| Community Bank Leverage Ratio | | | | |

# Summit Bancshares, Ltd.

## Notes to Consolidated Financial Statements

## December 31, 2023 and 2022

### (Table Dollar Amounts in Thousands)

## Condensed Financial Information (Parent Company Only)

Presented below is condensed financial information as to financial position, results of operations and cash flows of the Company:

### Condensed Balance Sheets

| | December 31 | |
|---|---|---|
| | 2023 | 2022 |
| **Assets** | | |
| Cash and due from banks | $ 63 | $ 99 |
| Investment in common stock of subsidiary | 40,757 | 35,409 |
| Other Assets | 16 | 9 |
| Total Assets | $ 40,836 | $ 35,517 |
| **Stockholders' Equity** | $ 40,836 | $ 35,517 |

### Condensed Statements of Income

| | Years Ended December 31 | |
|---|---|---|
| | 2023 | 2022 |
| **Income**- Dividends from subsidiary | $ 1,869 | $ 1,840 |
| **Expenses**- Other | 34 | 32 |
| **Income Before Income Tax and Equity in Undistributed Income of Subsidiary** | $ 1,835 | $ 1,808 |
| **Income Tax Benefit** | (10) | (9) |
| **Income Before Equity in Undistributed Income of Subsidiary** | 1,845 | 1,817 |
| **Equity in Undistributed Income of Subsidiary** | 2,597 | 1,803 |
| **Net Income** | $ 4,442 | $ 3,620 |

# First National Bank in Olney

## ~ DIRECTORS ~

Brad E. Harmon – Chairman
Julie M. Hearring
James A. Knollenberg
Jason A. Mosbey
Kevin G. Ochs
Bruce A. Peters
Nathan A. Stevens
Craig O. Weber

## ~ EMPLOYEES ~

Brittany Akers
William Alexander
Michelle Alumbaugh
Amy Angle
Anita Atkins
Chelsea Bangert
Janice Beavers
Britney Blessing
Diana Branham
Stephanie Brinson
Lisa Bruner
April Bunting
Karsyn Bynum
Emily Clark
Terri Clodfelter
Reece Copeland
Erik Cordell
Joe Davis
Janice Ellis
Sandi Everingham
Katie Fehrenbacher
Kim Ferguson
Carrie French
Claire Griffith
Rose Hampton
Fay Hedrick
Mindy Henton
Carol Hepner
Tony Herman
Rachel Hernandez
Shawna Hill
Cara Hinkel-Schroth
Christine Hollowell
Denita Holmes
Heath Houchin
Teresa Hunt
Rick Johnson
Kate Kaufmann
Stacy Kessler
Jack Kinkade
Connie Knecht
Reese Koertge
Rhonda Kuenstler
Katie Kuhl
Nora Leggitt
Sabrina Malone
Anita Mason
Todd Musgrave
Ann Muston
Kristina Newton
Makalyn Nichols
Christopher Ochs
Kevin Ochs
Matthew Paddick
Gail Parker
Lindsey Phillips
Amy Read
Jenna Schnepper
Kim Simmers
Taylor Slough
Randy Rusk
Jennifer Taylor
Jamey Tracy
Janice Travis
Christine Uebinger
Sarah Weaver
Maggie Weidner
Derek Weiler
Celeste White
Freddie Wright
Kevin Woods
Joseph Wyatt
Herman Zuber