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Ohio Bankers League Names ClearTrust an Endorsed Business Partner for Shareholder Services, Addressing a Growing Liquidity Gap for Community Banks

As Ohio's community banks lose the informal shareholder liquidity networks they've relied on for decades, OBL endorses ClearTrust to help member banks protect shareholder relationships — without giving up control.

COLUMBUS, Ohio — [DATE] — The Ohio Bankers League (OBL) has named ClearTrust, LLC, an SEC-registered stock transfer agent serving community banks nationwide, an Endorsed Business Partner through OBL BankServices. The endorsement gives OBL's Member Banks direct access to ClearTrust's shareholder recordkeeping, proxy, and liquidity solutions - at a moment when many Ohio banks are facing a shareholder liquidity problem they haven't had to solve before.

For years, a significant number of Ohio's privately held community banks relied on a single, well-known independent broker-dealer to quietly match buyers and sellers of their stock - a one-person market-making operation unlike anything found elsewhere in the country. That informal system, built around one individual, is no longer able to keep pace with what banks and shareholders need today, leaving boards across the state searching for a dependable, professionally managed alternative.

"For a lot of Ohio banks, this hasn't been an urgent problem, until suddenly it is," said Kara Kennedy, president and co-founder of ClearTrust. "A shareholder calls wanting to sell, or an estate needs to transfer stock, and the bank realizes the person who always handled that is gone. Our job isn't to hand banks a product and walk away. It's to sit down with each bank, understand exactly how they've always taken care of their shareholders, and build a solution that lets them keep doing that - with more visibility and control than they had before, not less."

ClearTrust specializes in serving community banks and has built its reputation on a white-glove, relationship-first model: simple pricing, no hidden fees, and a 99% client retention rate since its founding in 2009. Rather than pushing banks toward a single liquidity product,

ClearTrust acts as a steward, evaluating vetted liquidity options on each bank's behalf and structuring workflows so the bank is informed before any transfer takes place.

ClearTrust's role as steward extends beyond day-to-day liquidity. The firm also serves as exchange agent for bank mergers and acquisitions- managing the exchange of shares, cash, and consideration when a bank is acquired or merges - and can step into that role for any bank's transaction, whether or not ClearTrust is already serving as its transfer agent. For a bank navigating the biggest liquidity event its shareholders will ever face, that means an experienced, community-bank-focused partner is available from day one, not just for banks already on ClearTrust's platform.

"OBL BankServices vets every Endorsed Business Partner to make sure they meet the standard our Member Banks expect," said OBL BankServices Executive Director Michelle Crume. "ClearTrust's specialized focus on community banks, and their nuanced approach to shareholder liquidity in particular, made them a clear fit for what our members are dealing with right now."

About ClearTrust, LLC ClearTrust is an award-winning transfer agent and shareholder services firm specializing in community banks of all sizes. Based in Tampa, ClearTrust helps banks manage shareholder records, navigate liquidity options, support capital raises, and maintain securities compliance so they can focus on what they do best: serving their communities. www.cleartrustonline.com

About OBL The OBL is the trade association for the Ohio banking industry – and is Ohio's only organization focused on meeting the needs of all banks and thrifts in the Buckeye State. The OBL is the voice of the Ohio banking industry fostering a cooperation that has made it one of the strongest and most reputable financial trade associations in the country.

By linking banks, bankers, and industry experts – and by pooling their intellectual and capital resources – the OBL serves as a powerful creator of knowledge and collective resources. The non-profit association is comprised of 170-plus FDIC-insured financial institutions including commercial banks, savings banks, and savings and loan associations ranging in size from just over $20 million in assets to more than $4 trillion.

Cooperation continues to make the Ohio Bankers League one of the strongest and most reputable financial trade associations in the country. Each year, thousands of volunteers and a full-time, professional staff provide Ohio financial institutions with a complete menu of cooperative opportunities – opportunities that not only enhance operation, but more notably, the bottom line. www.ohiobankersleague.com