



**Kenneth A. Joyce**  
President and CEO

*Ken was appointed Rurban's President and CEO in August of 2002. He joined the company in 1997 as CEO of Rurban's technology subsidiary, RDSI, which has been restructured to become an aggressive growth company, and Ken remains CEO of this Rurban subsidiary. Ken's over 30 years of banking experience and strong leadership has been instrumental in the creation and execution of the strategic plan that has returned Rurban Financial Corp. to profitability. Through his management team, he is working to build growth and value into the Rurban franchises. Rurban has set its course for the next series of challenges.*

*"Following our restructuring and recovery over the past several years, we are now seeing the realization of our move to becoming a high performer. We believe we are well-positioned to maximize franchise value and provide the returns our shareholders deserve.*

*The future of Rurban Financial Corp. is bright and exciting. Our shareholders have remained loyal to our company and we believe they will be rewarded for their loyalty in the years to come. We will continue to work toward maximizing our shareholders value."*

*- Kenneth A. Joyce  
President and CEO*

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President and CEO  
Rurban Financial Corp.**

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**K**en Joyce joined Rurban Financial Corp. in 1997 as Chairman and CEO of the technology subsidiary, Rurbanc Data Services, Inc. (RDSI). During his leadership, RDSI has grown to become the region's largest provider of financial data processing services through technological expertise, state-of-the-art equipment, a knowledgeable staff and excellent customer service. RDSI has more than tripled its client base since 1997.

Ken, 60, served as bank president of an Ohio based regional bank subsidiary, prior to joining Rurban. The subsidiary bank's assets quadrupled from 1994 to 1997 under his leadership. While president, the company went from a net loss to profitability.

Ken served as Section Chief of Operations for Resolution Trust Corporation (RTC) from 1991 to 1994. He was responsible for all operation issues within the RTC conservatorships in the Southeast United States. The RTC's role was to prepare financial institutions for acquisition by reducing expenses, eliminating unprofitable products or operations and selling assets. This background served as a valuable experience base when asset problems arose at Rurban and the Board of Director's elected Ken to oversee the Bank Holding Company and steer it out of its credit-related problems.

Ken's over 30 years experience in banking also includes serving as senior loan production manager at a national mortgage company, president of a land development company and a brokerage firm, as well as extensive experience in branch administration for several regional financial institutions.

He earned his Bachelor of Arts degree in Finance from Wayne State University and his MBA from the University of Michigan. He is a U.S. Army veteran. Ken is married and the father of two. He and his family reside and are a part of the Defiance area community.