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MC GINNIS & ASSOCIATES, INC.
COLUMBUS, OHIO (614) 431-1944

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STATE OF OHIO

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In the Matter of the)
Complaints of:)
Citizens Federal Bank,)
Complainant,)
vs.) Case No. 96-37-TP-CSS
Ameritech,)
Respondent.)

Northwestern Local School)
District,)
Complainant,)
vs.) Case No. 96-38-TP-CSS
Ameritech,)
Respondent.)

Citizens Federal Bank,)
Complainant,)
vs.) Case No. 96-39-TP-CSS
Ameritech,)
Respondent.)

Hearing Room 11-C
Borden Building
180 East Broad Street
Columbus, Ohio 43215
Monday, November 23, 1998

Met, pursuant to assignment, at 10:00 o'clock a.m.
BEFORE:
Daniel Fullin, Attorney-Examiner.

* DEPONET AFFILIATE * CERTIFIED MIN-U-SCRIPT PUBLISHER *

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1 APPEARANCES:

2 ON BEHALF OF THE COMPLAINANT:

3 No appearance.

4 ON BEHALF OF THE RESPONDENT:

5 No appearance.

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P R O C E E D I N G S

Monday, November 23, 1998

Morning Session

THE EXAMINER: The Commission has called for hearing at this time and place three cases; Case No. 96-37-TP-CSS and Case No. 96-39-TP-CSS, both being in the Matter of the Complaints of Citizens Federal Bank versus Ameritech, and also Case No. 96-38-TP-CSS, that's the Complaint of Northwestern Local School District versus Ameritech.

All three of the Complainants are being represented by the same counsel, Bob Johnson, who called me on last Friday, I believe that was the 20th of November, to say that his clients were no longer interested in pursuing these matters, and that he would be filing on their behalf a motion seeking voluntary withdrawal of all three complaints.

I told him that I would call and continue this hearing at this time, pending the Commission's receipt and disposition of those motions to withdraw.

I also contacted counsel for Ameritech and told him of what I have been told by counsel for the Complainants and my intent to call and continue this hearing, so I'll note that there are no other appearances at this time on the record because I had earlier notified everyone of the call and

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1 continuance.

2 This case will be considered continued until such time
3 as the Commission receives and disposes of the mentioned
4 expected motions to withdraw the complaints.

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6 (Thereupon, the hearing was concluded at 10:02
7 o'clock a.m. on Monday, November 23, 1998.)

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I N D E X

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2		- - -	
3	WITNESSES		PAGE
4	None.		
5		- - -	
6	EXHIBITS	MARKED	RECEIVED
7	None.		
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State of Ohio,)
County of Franklin,) SS:

I, Carolyn D. Ross, Registered
Professional Reporter and Notary Public in and for the
State of Ohio, hereby certify that the foregoing is a
true and correct transcript of the proceedings
hereinbefore set forth, as reported in stenotype by me
and transcribed by me or under my supervision.

Carolyn D. Ross,
Registered Professional
Reporter and Notary Public
in and for the State of
Ohio.

My Commission Expires:
April 04, 1999.

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