UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION

UNITED STATES OF AMERICA

CRIMINAL NO.

INDICT 18 U.S.C. § 2

18 U.S.C. § 1344

J. SPIEGEL

RUSSELL J. LIMING

The Grand Jury charges that:

COUNT 1

On or about December 16, 2004, in the Southern District of Ohio, the defendant, RUSSELL J. LIMING, knowingly and willfully executed and attempted to execute a scheme and artifice to defraud and aided and abetted others in executing and attempting to execute such scheme and artifice to defraud and to obtain by means of false and fraudulent pretenses, representations, and promises the moneys, funds, credits, assets, securities, and other property owned by and under the control of Franklin Savings & Loan Company, the deposits of which having been at all relevant times insured by the Federal Deposit Insurance Corporation.

In violation of 18 U.S.C. § 1344 and 2.

A True Bill.

Grand Jury Foreperson

GREGORY G. LOCKHART United States Attorney

Deputy Criminal Chief