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president's corner

The first quarter of 2018 is now in the rear view mirror and it was a fast and furious run through the banking world. The Senate passed S 2155 which provides responsible regulatory relief for community banks. We were very pleased that Senator Gary Peters was a sponsor of the bill, and that both he and Senator Debbie Stabenow voted for the bill. Make no mistake about it - this was a courageous stance on their part as the left wing of their own political party attacked them in a very aggressive way for their support of Michigan community banking and community banks all across America. The CBM and the MBA took a group of bankers to Washington D.C. in February to make our voices heard and to show broad support for reasonable regulatory relief. We took another contingent of Michigan community bankers to Washington D.C. April 8th to the 11th for the ICBA Capital Summit. We partnered with over 1000 community bankers from all across the country trying to get the House to pass their version of S 2155.

This will take more work than you think. The House has long been very supportive of regulatory relief for community banks. They have passed a number of regulatory relief bills only to see them never get to the floor of the Senate. We now have a bill that passed the Senate and we have to convince our Representatives in the House to pass the bill in substantially the same form as the Senate version. Some Representatives in the House want to shoot for more regulatory relief than the Senate provided. We applaud their good intentions but changing the bill could kill it if it has to go back to the Senate. Moderate Senate Democrats will not support the bill if it goes further than S 2155 and has to go back to the Senate for another approval. The mega banks who are largely left out of S 2155 will try to get some relief added to whatever bill the House comes up with - we cannot allow this to happen. Credit Unions want to add to this bill, and 91 lobbying groups are actively trying to get their clients something in this bill. If this bill expands this legislation is DOA which would be

fine with the mega banks because they do not want to see regulatory relief for community banks that does not apply to them. Our Michigan community bankers are carrying the message to our Michigan Congressional Delegation that this legislation needs to pass in substantially the same form as it passed the Senate. Cam Fine told me in Las Vegas at the ICBA Live Convention that if we do not get this legislation passed now, it will be years before Congress will look at it again. Cam has led the charge for us in D.C. and he is right we need to make this happen now.



Michael J. Tierney
CBM President & CEO

Here in Michigan, CBM has been very busy protecting your bank from legislation that would hurt your franchise. A tax bill has been proposed that would eliminate the five year averaging of capital for Michigan income taxes on Michigan banks. This bill is designed to help out of state banks that do business in Michigan who do not like how their capital is apportioned for Michigan income taxes. We do not oppose their effort to fix their problem – but we will not let it happen on the backs of Michigan community banks. We had a number of our member bank CFO's calculate the impact of the proposed change on their bank and some of our banks will see their tax bill double or triple. One of the CFO's who participated in this group determined that the average impact is a 15% tax increase for Michigan community banks. To be fair – some banks will see little impact as they have large treasury and municipal securities holdings or municipal deposits that are deductions from capital. Keep in mind that **CBM only represents Michigan banks** so we have no conflicts when this kind of legislation is introduced to benefit out of state banks. We are

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president's corner

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also opposing the proposed “State Bank” which would steal deposits from your bank and allow the state to bank marijuana related businesses, and a proposal for mandatory arbitration on farm foreclosures. We have successfully impacted two of the three of these anti community bank efforts, and with your help, we will block or significantly modify the tax bill. We have developed strong relationships with our Michigan legislators which helps your voice be heard. You have committed greater resources to help us get your message out – and it is working. Your contributions to the CBM PAC have more than doubled this year. This level of support helps us be a much stronger voice for you here in Michigan. We are supported in our efforts by GCSI our lobbying firm who has been recognized as the top lobbying firm in Michigan for the past four years. If your bank has not contributed to the effort, and you would like to protect your community banking franchise, give us a call and we will run a PAC campaign for you at your bank. We have strength in numbers and the more support we receive the more impact we can have.

The first quarter was full of events for our member banks. We have significantly expanded our programs to meet the needs you have expressed to us in our bank visits around the state. Our economic forums were well attended and kicked off the year in fine fashion. Our Community Bankers for Compliance group met in February with nearly 40 banks in attendance. This is the premiere compliance program in the Midwest and your bank is missing out on a great program if you are not part of it. A number of new banks have joined this year – your bank should too. We ran two new programs in the first quarter - our HR Symposium and our Credit Training for new credit analysts. We had close to 40 banks participate in the two new programs. The HR Symposium brought HR managers together from around the state to discuss key topics and to exchange best practices. The next HR Symposium will be July

26th in Lansing. If you missed the first one you can sign up for the next session on our web site or just give us a call. The Credit Training program was a huge success. Being with these young people who are so excited to become commercial analysts and commercial bankers was really refreshing. Their enthusiasm for our business got me really fired up and reminded me about how great it is to be a community banker. The response to the credit training program from the attendees and from their banks has been overwhelming. We have decided to offer the program again in August because so many of you have said you want to send one of your young high potential people to the training. The ICBA Live Convention in Las Vegas was a great event and we had a large group of Michigan community bankers and associate members at the convention. Las Vegas was in full swing with the NCAA tournament starting and March Madness was in the air. Congratulations to the Michigan men’s basketball team for their great NCAA run, the Notre Dame women’s basketball team for their national title, and to the Central Michigan women’s team, as the Lady Chips made it to the Sweet 16.

Be sure to mark your calendars now for the CBM Annual Convention & Expo in beautiful Traverse City from September 12th-14th. The registration info will be available in May. This years’ theme is - Community Banking: Discover the Difference!!! Community banking truly is different than mega banking and we will celebrate our passion for the high touch service and the commitment to the local community that only a community bank can provide. Thanks for all of your support. We are trying to do all we can to help you protect and build your community bank!!!!!!

One Mission: Community Banks



fine points

Serving One Master

By Camden R. Fine, President and CEO of ICBA

It's a dog-eat-dog world. Every organization needs to keep evolving to stay relevant and on top of its game, particularly in the financial sector.

So I wasn't entirely surprised to read that one of the trade associations representing large financial institutions has reorganized its membership structure. The Financial Services Roundtable (FSR) has whittled itself down to represent only commercial banks with more than \$25 billion in assets and major payments companies, such as Visa and Mastercard. That cuts the organization's membership nearly in half—to roughly 40 institutions—and eliminates insurers, asset managers and other nonbank financial providers.

Now, let's not shed any tears for those who are now on the outside looking in. These are some of the nation's largest financial services companies. And as I know all too well, they have plenty of other powerful organizations to represent their interests in Washington. They'll be just fine, believe me.

In fact, I completely understand the FSR board's decision. We at ICBA are lucky to serve only one constituency: community banks. Unlike other major financial trade groups, we can truly speak with one voice. While our membership is nationwide, our voice is not diffuse but concentrated on the issues affecting community banks and *only* community banks.

It's an ancient truth: No one can serve two masters. ICBA is fortunate that our voice is not diluted by the various competing segments of the financial services industry. Rather, we are driven by our unique mission: to create and promote an environment where community banks flourish.

In today's diverse financial sector, the "one-size-fits-all" model of representing dual interests simply does not work. ICBA has recognized that fact since our founding in 1930, when 28 community bankers literally passed a hat to resist two large, power-hungry financial institutions intent on a stated mission to vacuum up every local bank in the Ninth Federal Reserve District.

Our community bank founders stood up for the community banking industry's relationship banking principles and our nation's ideals of independence and community. Those ideals have served us well over the years, and they still bind us together today. While the community banking industry continues to evolve, our mission and our commitment to community banking remain steadfast.



**Camden Fine
President and CEO
of ICBA**

ICBA advocates for policies that distinguish community-focused commercial banks from the large, systemically complex financial firms that have grown increasingly powerful nationally and globally. Community banks organize under the umbrella of ICBA and our state and regional partners to preserve our independence, maximize our collective strength and restore free-market principles to our banking system.

While the financial services industry's largest entities work to realign their Washington lobbying infrastructure, we can't forget the role we serve as independent institutions. Our very presence as competitors to the forces of consolidation and concentration is an essential part of maintaining our American traditions of independence, self-reliance and entrepreneurship. And by upholding our dedication to these timeless values at the national and state levels, we community bankers can ensure our independent voice will never be silenced.





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from the chairman

Finishing on a High Note

By R. Scott Heitkamp, Chairman of ICBA

As I close out my year as ICBA chairman, I'm struck by a few key things. First of all, where did the year go? It's flown by so fast. As life has taught me, that's probably a good sign. It means that I was fully engaged and enjoying my time—most of which was spent meeting community bankers like you across the country and advocating for our great industry, with my wonderful wife, Carrie, by my side.

I'm also amazed by how much we came together this year. We always say that community banks help their customers in good times and in bad, but as chairman, I had a front-row seat. As Hurricane Harvey hit Corpus Christi, I received so many calls from community bankers asking how they could help. One of the calls I received was from a banker in Florida; shortly thereafter, I was calling him to ask how I could help as Hurricane Irma struck. We're all in it together. I'm still amazed by the generous amounts of time, thoughts and monetary donations you gave to help the community banking families that were affected by the hurricanes. You showed your best selves, community bankers, and I will forever be thankful.

I would be remiss if I didn't take some time to highlight our successes over the past year. I would be even more remiss if I didn't thank you all for your work in advocating for our industry. Because of your efforts, and those of ICBA, we were able to make a difference. We made tremendous progress on regulatory relief for community banks, had a seat at a crowded table on generational tax reform, and saw results with an ICBA-supported resolution vacating the Consumer Financial Protection Bureau's rule restricting consumer arbitration agreements. The list of advocacy wins for 2017 is long and robust. Thank you for being a difference maker for your community bank and for others across the nation.

Speaking of difference makers, we have so many talented professionals in our industry who have dedicated their careers to our mission. I think of community bankers, state association executives and ICBA staff who have been with us for years, giving their time to advocate for the industry and the communities we serve. Thank you!



R. Scott Heitkamp
Chairman

I'm also inspired by the family-owned community banks that have been with us for generations and are now being run by a new generation. As I traveled the country, I saw so many generational community bankers, and it was inspiring. It is special and something that embodies the community bank business model.

While my year as chairman may be coming to a close, my career as a community banker and community banking advocate will continue. And with the experience as your chairman inspiring me, I'll have even more passion and vigor to drive positive change for our industry in the years to come.

It has been such an honor to serve you, community bankers. Carrie and I thank you for this incredible opportunity.



One Mission. Community Banks.®

Will your Emergency Preparedness Plan Work?

By Bay Port State Bank

It started with extremely cold Michigan weather in early January, followed by a slight warming trend – just enough to break a water pipe in our Pigeon office. The water pipe, unused for about 10 years, was thought to be thoroughly wrapped in insulation but remained uncapped. Over the past 10 years, updates throughout the bank may have resulted in moving some of the insulated protection from the piping.

On Saturday, January 6th, the office was open and completely intact and the employees locked up for the weekend shortly after noon. On Sunday, the alarm company notified the local police department of unauthorized movement/activity. When the police chief arrived with a bank employee, water was pouring out the door! “This doesn’t look so good” was an understatement! Upon opening the door, they discovered 2-3 inches of water on the floor with a partially caved in ceiling - the movement that triggered the alarm!

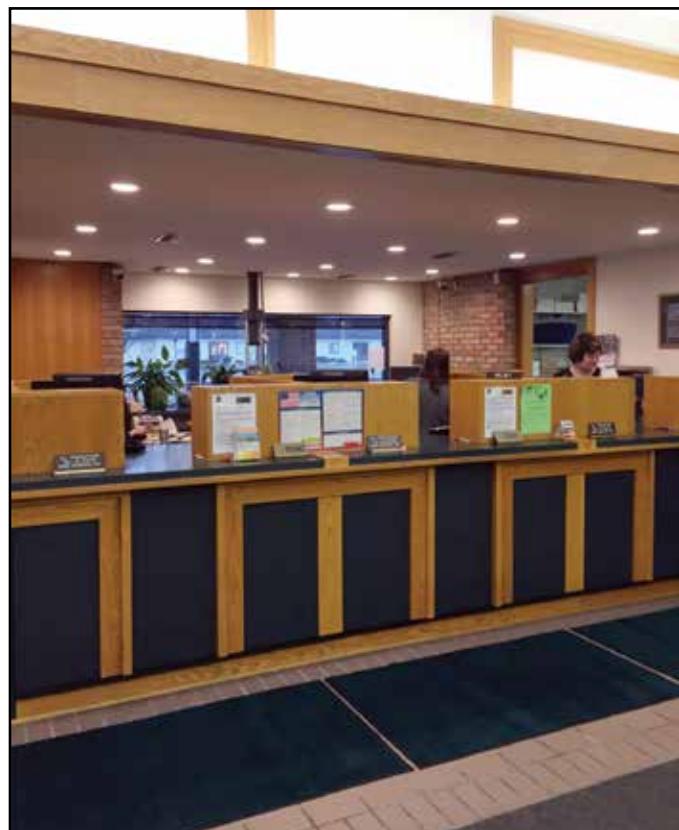
Immediately, phone calls were placed and damage control went into action. If you ever want to know if your Emergency Preparedness Plan Policy will work,



this would be the time. The Security Officer was immediately notified along with the Bank President, C.E.O., Board of Directors and critical personnel. Shortly after the discovery, branch employees arrived to move and secure items, and a local restoration company was notified.

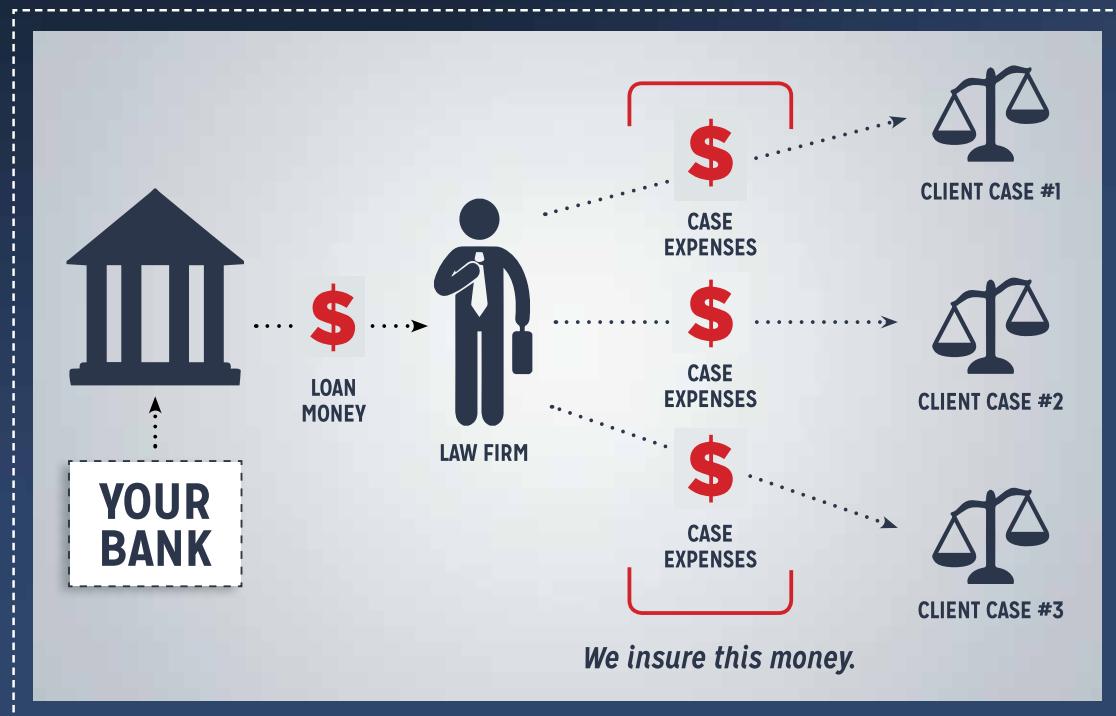
Monday and Tuesday the branch remained closed but kept customers informed through social media, radio and newspapers. Bay Port State Bank also had ATM's available in the area for daily deposits and a secondary branch just 6 miles away. With customer service being our top priority, management decided to open the lobby on Wednesday with limited services. Finally, after only one week, our fully restored Pigeon office opened on Tuesday, January 16th.

What is the message in this long story? Will your Emergency Preparedness Plan work? Our employees were aware of their role in the event of an emergency and were well trained and coordinated. Are there areas for improvement? Always – but overall, the BPSB team worked efficiently and competently.



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michigan legislative spotlight

CBM's April Legislative Spotlight Feature is Representative Jim Lilly.

Rep. Lilly was first elected to the Michigan House of Representatives in November 2016. He represents the 89th District, Ottawa County, which includes some of Michigan's beautiful Lake Michigan shoreline.

Rep. Lilly has a long commercial banking background working with several banks in west Michigan and remains very active in the local community even with his responsibilities in Lansing. Jim and his wife Sarah are active in the Holland/Zeeland Community Foundation, the Holland Community Health Center, the Greater Ottawa County United Way, the West Coast Chamber of Commerce and the Holland Young Professionals. Jim's wife Sarah, a realtor, is also very involved in the local community.



Jim graduated from West Ottawa High School and went on to double major in Finance and Economics at John Carroll University. He is currently pursuing his MBA in the Grand Valley State University evening master's program.

Q: What first motivated you to get into politics and become a lawmaker?

When I first started in banking out of my undergraduate program, I quickly realized how critical community involvement was for our industry. Many of the bank's senior lenders and executives were constantly serving on local boards, spearheading community initiatives, and raising money for non-profit causes. It was clear to me that these bankers genuinely saw opportunities where they could make a difference in their communities. I made an effort to follow in those footsteps.

I served on a number of local boards and committees and eventually became a member of the executive board of several of them. I became very involved in the chamber and eventually rotated onto that group's public policy and government affairs committee. It was there I saw how important good political governance was for our local business community.

At the same time, I began to see changes in our industry which were the result of overly burdensome regulation put in place by bureaucrats who, at least from my perspective, had limited understanding of what impacts those policies would have on local credit markets. The more I thought about this, the more I realized some of these policies get put into place because our elected officials don't have the background we have as bankers to push back against them so they go unchecked.

In the end it came down to this. I felt our community has blessed my wife and I with a great deal of opportunity, and despite our local involvement, I knew I could do more. At the age of 34 I had already been running a commercial lending team for our community's largest community bank for over three years and my wife had broken the threshold of selling over \$20,000,000 of real estate in a calendar year. It was financially possible for me to step back from my leadership role at the bank to take on this leadership opportunity and I felt I had the responsibility to do so.

Q: What is the most difficult aspect of political life for you?

I quickly realized so few elected officials understand balance sheets and income statements let alone cash flow implications for what in Michigan alone amounts to a \$56,000,000,000 budget. In business, the majority of goals are measured over a long-term cycle. Many community banks are not driven based on quarterly wall street implications and executives can make decisions which benefit the bank, its customers, its employees, and its stockholders, and its community over the long run. Due to term limits, the political calculus for decision making in government and our state is traditionally often based on much shorter-term time lines.

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michigan legislative spotlight

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Fortunately, we currently have a governor who is also a CPA and understands these long term vs. short term financial impacts. It's been hard for me to see some of the Governor's initiatives struggle to get traction in a term limited legislature where common sense budgeting is subjected to political posturing by both sides of the aisle.

Q: How do you feel community banks and financial institutions impact our local communities and impact Michigan's overall economy?

Most of our constituents don't realize what a vital role community banks play in Michigan's economy. At many of the larger financial institutions, I believe the 5 C's of credit are often reduced down to Capacity and Collateral only. Failing to recognize the risk mitigating value in other areas like Capital, Conditions, and Character can often result in missed opportunities. National financial institutions certainly have the ability to take these factors into account, but most often community banks are better positioned to leverage their market intelligence in local communities to mitigate risks with these factors.

I've worked for both super regional and community banks in my career and I've always liked the ability I had at local banks to bring the bank president or a member of our board out to meet with a client or prospect when I knew it could add something to the relationship. When the success of your business rests on the success of a few individual community's you serve, I think the interests of the community and the institution are often better aligned.

I also know community banks are fully invested in the communities they are in. Not only do the banks often make generous contributions to local causes and contribute thousands of hours of volunteer time from their employees, the bank's shareholders often live in the communities served by these community banks so much of the banks' profits are reinvested by those shareholders in other local businesses.

Q: How can our community bankers directly help with legislative initiatives?

Many of my former colleagues underestimate the power of political engagement. A simple letter or phone call from my constituents goes a lot farther than most people realize. Organizations like the Community Bankers of Michigan do a great job of representing the interests of their members in Lansing, but they can't do the work alone. When they ask for help, take the opportunity to encourage your colleagues to write to

their representative. Associations do a great job of educating legislators about the issues, but it's still important for members to hear from their constituents so they know those issues are important to the people that vote for them.

We also need to do a better job of recruiting candidates with backgrounds similar to our own. I was excited to see Brad Slagh, a former banker and Ottawa County's current treasurer, recently enter the race for the open 90th district house seat. Brad was one of the first people to commit to my campaign for state house with an endorsement and I think he would be a great addition to our team here in Lansing.



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michigan legislative spotlight

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Q: Personally, what are your top legislative priorities in 2018?

I'll continue to advocate on a number of fronts in 2018. While we have made a great deal of progress in unfunded liabilities and infrastructure investment which were two of my priorities in my campaign, we still have work to do in these areas. I'll continue to push for greater transparency in our legislatures fiscal note process and I'll also be working to ensure we deliver a budget for our next fiscal year ahead of schedule as Lansing has been able to do ever since Gov. Snyder took office in 2011. This may seem like a small task, but as we have seen lately in D.C., delivering a budget on time is no small task.

Q: Do you have a favorite personal banking story or first bank experience?

Honestly, my favorite ones are the ones I'm not likely ever to share. Part of being a great banker is keeping your customers interactions with you private. Trust is crucial in this business and I think discretion is a critical part of that.

Q: What are your hobbies and outside interests?

I'm a banker at heart so of course one of my hobbies is playing golf. My wife and I also enjoy boating in the summer and traveling whenever possible. For Sarah and I, seeing the world has been amazing, but it also helps us appreciate what we have at home. As we travel abroad, understanding how a countries financial institutions and customs shape its culture is something we have found absolutely fascinating.

Q: Who is/was the most influential person in your life so far?

Honestly, my wife Sarah is probably the most influential person in my life. Throughout our careers, we have challenged one another to take risks and pushed each other to be our best selves. Sarah is my best friend but is also the best business partner I could ever ask for. I could not be prouder of what she has accomplished and I'm grateful for her willingness to put up with the challenges associated with being married to an elected official.



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industry trends & information



**EATON
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Eaton Federal Savings Bank and SSBank to Merge

Combined banks strengthen community banking in mid-Michigan.

Eaton Federal Savings Bank, Charlotte, Michigan and Stockbridge Bancorporation, Inc., Stockbridge, Michigan together announce the signing of a definitive agreement and plan of merger. Under the terms of the agreement, SSBank, Stockbridge Bancorporation's wholly-owned subsidiary, will merge with Eaton Federal Savings Bank.

The merger, expected to be completed in the second quarter of 2018, is subject to customary conditions, including the approval of the Stockbridge Bancorporation shareholders and bank regulators. Shareholders of Stockbridge Bancorporation will receive cash in exchange for their shares. Pricing and other terms of the transaction were not disclosed.

The combined banks will operate under the Eaton Federal name. Founded in 1937, Eaton Federal currently operates five branches—four in Eaton County and one in Barry County. With the merger, it will add two more branches, extending its market area east into Ingham and Livingston counties. Eaton Federal is structured as a mutual savings bank meaning it is owned by its customers, not shareholders.

"Both banks think alike, namely in our devotion to customer service and our conviction that community banking is good for mid-Michigan," says Tim Jewell, president of Eaton Federal Savings Bank. "This merger gives community banking a stronger foundation in the region."

"We are grateful to the community for its support over the past century and more," says SSBank Chairman and CEO J. Benjamin Dancer, great-grandson of W.J. Dancer, who founded SSBank (originally chartered as Stockbridge State Bank) in 1908. "It has been a privilege serving the financial needs of our customers, and we are delighted they will continue to experience the benefits of community banking under the Eaton Federal name."

The combined banks will have assets approaching \$360 million, deposits of more than \$280 million and loans of over \$225 million. Eaton Federal maintains the highest 5-Star rating for strength and stability from Bauer Financial Inc., the nation's leading bank rating firm.

When the banks combine operations, Eaton Federal will operate seven branches—its five existing branches in Charlotte, Eaton Rapids, Grand Ledge, Nashville and Olivet plus two former SSBank branches in Gregory and Stockbridge. The current SSBank branch in Eaton Rapids will be absorbed into the Eaton Federal branch as the two are less than a mile apart.

Eaton Federal was advised by ProBank Austin with legal counsel from Bodman PLC. Stockbridge Bancorporation obtained a fairness opinion and legal counsel from Gerrish Smith Tuck, PC.

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industry trends & information

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Eno Retiring, Keene to Take Over as President & CEO of Citizens National Bank



Susan Eno

CHEBOYGAN: Susan A. Eno, president and chief executive officer of Citizens National Bank has announced her plan to retire at the end of March 2018; however, she will serve out her term as a director of the bank and its holding company, CNB Corporation, which expires May 2019. Matthew E. Keene, the bank's executive vice president and senior loan officer, will succeed Sue as president and CEO beginning April 1, 2018.

Sue advised the board of directors in February 2017 that retirement was on the horizon and so began the search for her replacement. Engaging a search firm, the board identified and interviewed several candidates, including Matthew. The only internal candidate, he was offered the position in September 2017.

Sue has been employed by Citizens National Bank for 47 years, having begun her career in 1971 while in high school. She started in accounting and has worked in many departments within the bank; from customer service, human resources and cashier up to senior management. Sue has been president and CEO since 2008 when James C. Conboy, Jr. retired from that position. "My time at the bank has flown by. When I started here while still in high school I never dreamed that 47 years later I would still be here, let alone president and CEO. I have had great mentors throughout my years in banking and learned when opportunity presents itself to never turn it down. I will miss the customers and staff, who have become more like family, but it's time for me to turn over the reins to Matthew. I have every confidence he will be successful in leading the bank in the coming years," stated Sue.

Sue graduate of the Northern Michigan School of Banking at Northern Michigan University and the Graduate School of Banking at the University of Wisconsin. Developing a deep knowledge of community banking, Sue is well known in the industry. She has served as a director for the Michigan Bankers Association, a member of the Federal Reserve Bank's Advisory Group and on the American Bankers Association Community Bank Council.

During her tenure as CEO Sue opened locations in Gaylord and Petoskey as well as a loan production office in Rogers City. Among her many accomplishments she enhanced electronic banking services, introduced rewards checking and initiated the Universal Banker model at the bank's full-service branches enhancing the customer experience. In introducing the Universal Banker model, many banks from around the state have visited the bank's main office to learn more about the concept. Under her guidance the bank received the Business of the Year Award from the Cheboygan Area Chamber of Commerce in 2017.

Sue has spent much of her time involved in community boards and activities including the Cheboygan Area Chamber of Commerce as chair, director and ambassador, the Cheboygan County Relay for Life, Cheboygan County United Way board, City of Cheboygan Strategic Planning Committee, Cheboygan Memorial Hospital board and the Northern Lakes Economic Alliance board. She was also the 2002 recipient of the Business & Professional Women of Cheboygan Woman of Distinction Award.

Matthew will officially begin his new role as president and CEO on April 1, 2018. Hired in March 2015 as a Vice President he was instrumental in opening the bank's full-service and drive-thru/ walk-in branches in Petoskey. In May 2017, the board of directors promoted Matthew to Senior Vice President

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industry trends & information

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& Senior Loan Officer and in September named him Executive Vice President and Sue's successor. Sue stated she has confidence that Matthew will uphold the values of Citizens National Bank as a strong independent community bank, headquartered in Cheboygan and serving communities from Lake Huron to Lake Michigan and north to the Mackinac Bridge. Matthew will maintain his office in Cheboygan at the bank's Main Street location.

Matthew was born and raised in Grand Blanc, Michigan earning his Bachelor of Science in Business Administration from Central Michigan University majoring in finance and international business. He went on to earn his Masters of Business Administration from Western Michigan University in Kalamazoo and is a recent graduate of the American Bankers Association Graduate School of Banking in Madison, Wisconsin.

Matthew resides in Harbor Springs. "My family is fortunate to now have roots planted in both the Cheboygan and Emmet communities. I feel very honored to have been asked to carry on the traditions for which Citizens National Bank is well known. I am equally excited to continue inviting our northern Michigan neighbors to hear more about our community bank's 87-year-old story," Keene said. He is a member and past president of the Harbor Springs Kiwanis Club. Outside of work Matthew enjoys spending time with his family and participating in outdoor sports.

Level One Bank Plans IPO – Reported by American Banker March 23

Level One Bancorp in Farmington Hills, Mich., aims to raise \$25 million through an initial public offering. A prospectus filed Friday by the \$1.3 billion-asset company did not disclose how many shares it plans to sell or the proposed pricing. It is unclear when Level One plans to go public. Level One said it plans to use proceeds from the offering for general corporate purposes, including organic growth and potential future acquisitions. The company said it has no specific acquisitions lined up. The company, which was founded in 2007, has completed four acquisitions since the financial crisis. Level One, which has 14 branches in Michigan, said some of the proceeds could help fund the planned opening of two new offices. Level One's earnings fell 11% in 2017 from a year earlier, to \$9.8 million, after it recorded a \$1.3 million expense tied to the recently passed tax reform. Raymond James is the sole book running manager. Keefe, Bruyette & Woods and Piper Jaffray are the co-managers.

New Bank Planned – first in Michigan since the recession – Reported by Crain's Detroit Business March 25

Last week Rob Farr, a veteran local banker, filed an application with the state and the FDIC to charter a new community bank planned for the corner of Lahser and Maple roads in Bloomfield Township. This would be the first new bank in Michigan since 2009. Farr said the market needs more banks catering to small and medium sized businesses. He thinks now the time is right for more newly chartered banks whose creation ground to a halt in the Great Recession.

During the economic downturn, there were 22 community banks in Southeast Michigan. Six survived and Farr's bank was one of them.

He founded Bank of Birmingham in 2006, and it was acquired by Bank of Ann Arbor in 2016. The next several months will be spent waiting and raising capital. The federal and state approval process will take months.

What Sets Community Banks Apart

- **Local Focus:** Unlike larger banks that may take deposits in one state and lend in others, community banks channel their loans to the neighborhoods in which their depositors live and work, which helps local businesses and communities thrive.
- **Relationship Banking:** Community bank officers know their customers and may consider family history and discretionary spending in making loans. Loan officers at megabanks apply impersonal qualification criteria, such as credit scoring, without regard to individual circumstances.
- **Provide Innovative Solutions:** Community bankers also work hand in hand with customers to ensure they have access to the best innovations possible to meet their needs—such as the most secure, reliable and convenient payment options.
- **Lending Leadership to Small Business:** According to the Federal Reserve's 2016 Small Business Credit Survey: Report on Employer Firms, community banks are the small-business lender of choice.
- **Timely Decision-Making:** Community banks offer nimble decision-making on business loans because decisions are made locally. Megabanks must often convene loan-approval committees that are located in another state, far away from their customers.
- **Community Engagement and Accessibility:** Community bank officers are typically deeply involved in their local communities, while megabank officers are often detached from the communities where their branches are located.
- **Focus on Main Street:** As local small businesses themselves, community banks only thrive when their customers and communities flourish. They answer to Main Street. Megabanks are driven by shareholder value and answer to Wall Street.

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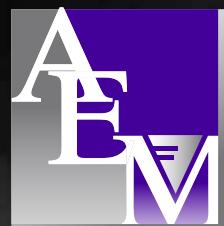
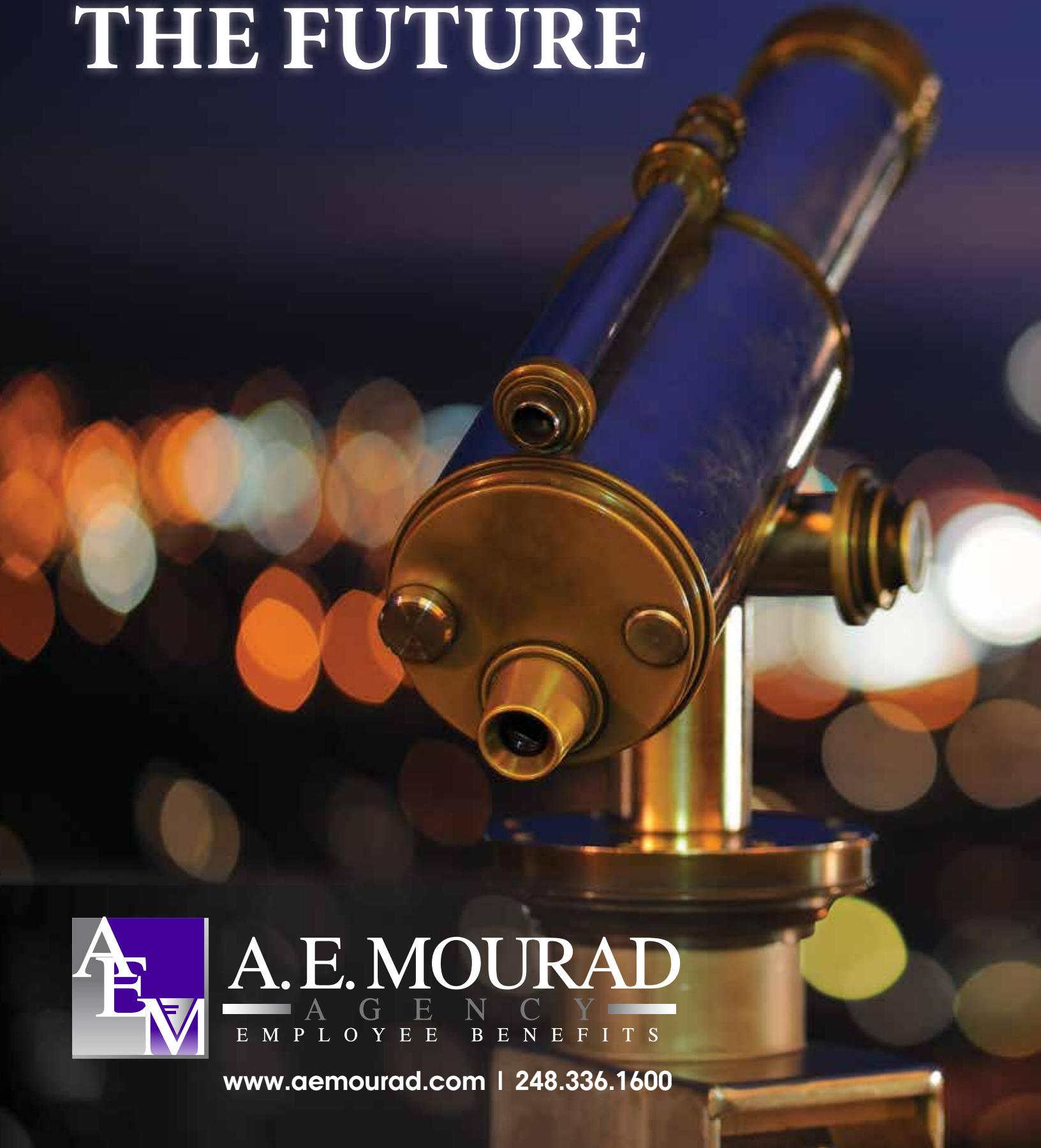
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Damian Walters & Associates provides INFORMATION SYSTEMS & TECHNOLOGY SERVICES to ensure companies manage risk associated with technology use.

Today, you are using technology to service your customers better and more efficiently. It is essential to have a strong technological presence. However, information technology poses many challenges and risks and must be assessed and maintained by professionals. Whatever your technology need, we have the resources and solutions to help keep your information systems safe. Whether its risk assessments, audits of controls, GLBA/HIPAA/PCI compliance, preparation for an upcoming audit/exam, assistance with policy development and/or assessment, or any other information technology issue, we can help you achieve your internal control objectives.

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The Baker Group is one of the nation's largest independently owned securities firms specializing in asset/liability and investment portfolio management for community financial institutions. Since 1979, we've helped our clients improve decision-making, manage interest rate risk, and maximize investment portfolio performance.

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When it Comes to Your Debit Card Program, It's Hardly a Level Playing Field

Early in 2018, a lot of us spend at least part of the weekend watching professional football playoffs and then, of course, the big game. But I want you to think about those competitions a little differently.

So, the Philadelphia Eagles and the New England Patriots end up playing for all the marbles. While the Eagles had a storied history and a loyal fan base, the Patriots had become one of the best-known football brands around the world – partly because of success, and partly because they have a great product. One could say that the New England Patriots have established “brand dominance.”

Now, imagine that game is getting ready to start and the officials gather captains at the 50-yard line. The officials explain to the Eagles that the Patriots have had more Super Bowl wins than anyone else in the league over the last decade, they've been wildly successful, and their coaching staff really sets the standard for strategy and tactics. The refs go on to explain that because of the Patriots' market reach and dominance in football over the last decade, New England gets to make the rules for the game.

Not excited, Eagles fans? Why would anyone in an important competition accept that deal?

Well, it turns out ... you already have. When it comes to the payments ecosystem, this is exactly what's happening to community bankers across the country.

Increasingly, the rules and circumstances for the use and cost of your debit card program are being dictated to you. A small group of very large and very powerful companies are setting the terms for when and how your cardholders can access their money, and how much the whole transaction is going to cost. They can do it because they own the technology, they control the rule-making, and they certify how almost all forms of electronic payment are taken. There's a lot of influence wielded by a group of public companies that have shareholders to answer to.

Thankfully, in football, teams don't have to worry about the rules or how the game will be played because a third party controls the rules and how they're enforced. Everyone in the league has a say in making new rules or amending old ones as the game changes, and every team operates under the same rules and has the chance to compete. Sound fair?

So, why not advocate for the same thing in payments? As new technology and new and better forms of security come out, they should be subject to a set of standards that are agreed upon by *everyone* in the payments ecosystem and managed by a neutral third party. Innovation would flourish, and you'd have the flexibility to choose the solutions that make sense for your institution. Competition would flourish, and as providers competed for your business, costs would stay low and your debit interchange would have a chance to grow, without expenses consuming all of the growth.

One team shouldn't be able to dictate the rules.

A level playing field is just the right way to play the game – *any* game.

As a 23-year veteran of financial services technology, Steve has served in a variety of sales and marketing leadership roles with Fiserv, Metavante / FIS and Acxiom Corp., among others. At SHAZAM, he's responsible for setting strategies and leading SHAZAM's sales, client engagement, marketing and public relations functions.

Prior to joining SHAZAM, Steve was the chief revenue officer at BancVue / Kasasa in Austin, Texas. He's also the founding principal of The Heston Group, LLC, a strategic consulting firm specializing in strategy, leadership development and recruitment. In addition, Steve has served on a number of private company boards, as well as on charitable / not-for-profit boards and advisory panels.



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USDA Rural Development offers new opportunities for borrowers and lenders

By Jason Allen, State Director for USDA Rural Development in Michigan

Spring is here, and home sales are starting to pick up. There have been some recent changes to the Single Family Housing Guaranteed Home Loan program offered by the U.S. Dept. of Agriculture Rural Development that lenders should know about.

This is one of the few programs that still offers zero-down home loans. It is limited to low- and moderate-income households in rural areas. Eligible applicants may build, rehabilitate, or improve a dwelling in an eligible rural area. The program provides a 90 percent loan note guarantee to approved lenders in order to reduce the risk of extending 100 percent loans to eligible rural homebuyers.

The loan funds can be used to purchase a new or existing residential property to be used as a permanent residence. Closing costs and reasonable/customary expenses associated with the purchase may be included in the transaction. Other eligible uses include repairs and rehabilitation when associated with the purchase of an existing dwelling; home refinancing; special design features or permanently installed equipment to accommodate a household member who has a physical disability; or essential household equipment such as ovens, ranges, refrigerators, washers, dryers, heating and cooling equipment as long as the equipment is conveyed with the dwelling.

The loan is for a 30-year term and uses a fixed interest rate. There is also a one percent up-front fee for purchase and refinance transactions and a 0.35 percent annual fee based on the average scheduled unpaid principal balance of the loan for both purchase and refinance loan transactions

This brings us to the changes. Historically, the up-front fee was 2.75 percent and the annual fee was 0.5 percent. The lower costs don't impact lenders directly, but they permit significant savings to the borrower, making the SFH Guaranteed Home Loans much more attractive and home ownership more accessible to rural residents.

There are also additional opportunities for lenders through our Business and Industry Loan Guarantee program.

This is open to businesses who apply through federal or state-chartered banks, farm credit services, credit unions or savings and loan associations. It is available in all areas other than cities with 50,000 or more residents and their immediately adjacent urban or urbanizing areas.

Loan purposes include: Purchase of land, building, machinery and equipment; new construction; renovation or additions to existing buildings; working capital; restructuring or refinancing debt; and inventory needs.

It can also facilitate the purchase and installation of renewable energy sources (such as solar, wind, biomass) or energy efficiency improvements to existing equipment or facilities.

Like the housing program, the guarantee limits lender exposure, allowing businesses to expand in rural areas where credit can be difficult to obtain. However, the business loans also have some additional features. Because they are guaranteed, these loans can allow banks to exceed their normal lending limits. This allows the bank to take on larger loans than otherwise would be the case.

The loans can be sold on the secondary market for a premium or held by the lender, whichever the lender prefers.

Whether providing financing for individual homes or helping businesses start, expand and thrive, USDA Rural Development has a track record of achievement and building enduring partnerships.

For more information about our home loan program, contact us at 517-324-5210 and for information about our business loan program, the number is 517-324-5157. You can also look us up on the web at www.rd.usda.gov/mi.

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Richard Camardo – rcamardo@finetsolutions.com – 800-487-5577

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noun

computer programs and other technology used to support or enable banking and financial services. "fintech is one of the fastest-growing areas for venture capitalists"



James Harvin
Managing Director
and Principal
JLH Associates, LLC

No ‘breaking news’ here, Fin Tech is having a revolutionary impact on the financial services industry and increasingly evolving in its impact on community banking.

Financial technology is rapidly becoming a part of a bank customer’s everyday lives. Depending on the data source, as many as 30-40% of customers now experience some impact of Fin Tech on a regular basis and by demographic, millennials, for example, are growing to *expect* delivery of banking and financial service products in this fashion.

Many areas are seeing varying degrees of impact as a result of Fin Tech – cryptocurrency and digital cash, smart contracts, open banking, such as Mint, insurtech, regtech, robo-advisors, unbanked/underbanked, and cybersecurity to name but a few.

Increasing use of mobile banking, increased access to information, data and increasingly more accurate analytics as well as the decentralization of access will continue to create the expansion of Fin Tech.

For the purposes of this discussion we will focus on how Fin Tech is reshaping various aspects of the insurance industry, or insurtech.

Many financial institutions have had some level of insurance information on their bank websites. The sites have been predominately informational and the purchase of insurance products only available on a referral basis either by transmitting personal contact information for a call back, or by calling a phone number.

We know, as an industry, that employing simply a referral process to access the purchase of insurance products produces limited levels of success. People are hesitant to provide their contact info and even are reluctant to call which they know

provides contact information for ongoing marketing purposes. This is especially true of millennials which are overwhelmingly the segment most apt to purchase insurance from a Fin Tech platform. And not coincidentally, a segment community banks are struggling to find ways to attract as bank customers.

Multiple vendors have developed technology that allows placement of insurance platforms accessed from the bank website that have revolutionized how customers can access and purchase insurance on line.

Using design features such as iframe technology the web platforms are completely integrated within the bank website look and feel. By year end 2017

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insurance + financial services

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most tier one banks had adopted interactive internet based platforms developed by third party vendors. The adoption rate of these types of platforms is increasing at an accelerating pace among other segments of the financial institution industry.

Current internet insurance platform technology has changed forever how customers can purchase insurance products:

Electronic signatures;

E-payment technologies;

Electronic underwriting:

Instantaneous department of motor vehicle and pharma database reports;

Accessing the medical information bureau (MIB).

Access to property, building and locational information.

All of these advancements, made possible by technology, have created an environment whereby customers can:

Access the bank website;

Click on insurance and be directed to an integrated insurance page with multiple products;

Select a product;

Get a specific carrier based **quote** based on the customer demographics without contact information;

Pay for the insurance;

And in more and more instances, print an insurance policy.

We have discussed the evolution of community banks from being banks to becoming a resource for community bank customers to access financial services of all types.

Fin Tech has provided community banks with a low cost – *it does NOT have to be 6 figures* – easily accessible entry, technologically superior solution to provide customer access to multiple insurance products across multiple insurance companies allowing community bank customers to buy insurance the way they WANT to buy insurance.

From an earlier article, worth restating:

“So. Why should a community bank be concerned or interested in insurance and financial services?

Simply answered: to compete in the ever increasingly competitive financial services industry and to be able to attract the next generation of community bank customer.”

For additional information, to learn more about how you can integrate insurance products onto your website, or to set a webinar to look at how financial institutions and community banks are positioning these types of web-based insurance portals, contact:

Kate Angles kangles@cbofm.org
517.336.4430 or

Jim Harvin jharvin@jlhassociatesllc.com
517.351.4158

The advertisement features a dark header with five colored squares (blue, red, green, yellow) containing white text: "K4 ARCHITECTURE + DESIGN". Below this is a grid of five icons: a compass rose labeled "ARCHITECTURE", a white armchair labeled "INTERIOR DESIGN", a quill pen and brush labeled "GRAPHIC DESIGN", and a hard hat labeled "CONSTRUCTION SERVICES". To the right of the icons is the text "Your design partner in the financial industry". Below this are three small images: a modern building exterior, an interior lobby with a circular reception desk, and an interior office space. At the bottom left is the website "K4ARCHITECTURE.COM" and at the bottom right is the contact information "Contact Jack Neu (513) 842-5403".

CBM legal corner

Safe Harbor for Banking Marijuana Money Up in Smoke

By Mike Kus, CBM General Counsel

Due to popular demand of this topic - CBM is publishing this article again

On January 4, 2018, United States Attorney General Jeff Sessions released a Memorandum directed to all U.S. Attorneys which rescinded guidance previously issued by the U.S. Department of Justice with regard to enforcement of federal marijuana laws (“Sessions Memo”). In his Memorandum, the Attorney General noted that the general prosecutorial principals of the Department should be followed when enforcing the prohibitions on the cultivation, distribution, and possession of marijuana contained in the Controlled Substances Act (21 U.S.C. § 801 *et seq.*): “Given the Department’s well-established general principles, previous nationwide guidance specific to marijuana enforcement is unnecessary and is rescinded, effective immediately.”



**Mike Kus
Kus, Ryan and
Associates PLLC**

The Attorney General’s announcement casts a pall on recent initiatives by financial institutions, including community banks, to explore ways to provide financial services to the burgeoning legal marijuana industry. At present, medical marijuana laws have been passed in twenty-nine states, and eight states and the District of Columbia have passed laws legalizing the recreational use of marijuana. Efforts to pass recreational marijuana laws are currently underway in other states, including Michigan. The marijuana industry’s need for banking services is clear, but the prospect for providing those services without running afoul of federal laws has become decidedly murky.

The Sessions Memo specifically rescinds memos issued on October 19, 2009 by Deputy Attorney General David W. Ogden (“Investigations and Prosecutions in States Authorizing the Medical Use of Marijuana,” a/k/a the “Ogden Memo”), and by Deputy Attorney General James Cole on August 29, 2013 (“Guidance Regarding Marijuana Enforcement,” a/k/a the “Cole Memo”) and February 14, 2014 (“Guidance Regarding Marijuana Related Financial Crimes”). The earlier Justice Department Memos had signaled that the federal government’s resource allocation decisions with respect to enforcement of federal marijuana laws should be guided by eight priorities, which were summarized in the February 14, 2014 Memo:

- Preventing the distribution of marijuana to minors;
- Preventing revenue from the sale of marijuana from going to criminal enterprises, gangs, and cartels;
- Preventing the diversion of marijuana from states where it is legal under state law in some form to other states;
- Preventing state-authorized marijuana activity from being used as a cover or pretext for the trafficking of other illegal drugs or other illegal activity;
- Preventing violence and the use of firearms in the cultivation and distribution of marijuana;

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CBM legal corner

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- Preventing drugged driving and the exacerbation of other adverse public health consequences associated with marijuana use;
- Preventing the growing of marijuana on public lands and the attendant public safety and environmental dangers posed by marijuana production on public lands; and
- Preventing marijuana possession or use on federal property.

The Department of Justice memos issued during the Obama administration were interpreted in states where certain marijuana-related activities had been legalized as establishing a safe harbor for those activities, so long as they were in strict compliance with the relevant state laws, and did not conflict with the enforcement priorities of the U.S. Department of Justice. An amendment to an omnibus spending bill passed by the U.S. Congress and signed into law in December 2014 (the “Rohrabacher-Farr Amendment”) reinforced that interpretation. The Rohrabacher-Farr Amendment prohibits the Justice Department from spending funds in 32 states and the District of Columbia “...to prevent such States from implementing their own State laws that authorize the use, distribution, possession, or cultivation of medical marijuana.” That provision, which remains in effect at the time of this article, is tied to the federal spending bills, and subject to renewal or exclusion in connection with each subsequent renewal of those bills.

The perceived safe harbor offered by the Ogden and Cole Memos, together with the Rohrabacher-Farr amendment, has encouraged some financial institutions to explore ways they might offer financial services to businesses in the medical and recreational marijuana industries, while still abiding by the guidelines established under those Memos. In light of the new direction signaled by the Attorney General, however, financial institutions must reevaluate these initiatives, and carefully weigh the risks posed by the potential prosecution under federal law of activities that are permissible for businesses under state law.

By withdrawing the earlier Memos, the Justice Department effectively turned back the clock on the Department’s previously held position, and in the absence of this guidance, federal prosecutors have greater latitude to pursue legal actions against businesses involved in the marijuana industry, even if their activities are in compliance with applicable state laws. Obviously, this could conceivably extend to the activities of financial institutions that provide financial services to support those industries.



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Although the directive from Attorney General Sessions was not entirely unexpected, the abrupt timing of the announcement caught many in the legal marijuana industry and in law enforcement by surprise. According to a January 11, 2018 article by Reuters correspondent Sarah N. Lynch, her sources said that the Department of Justice did not provide advance notice to FinCEN (the federal Financial Crimes Enforcement Network) of its decision to rescind the Ogden and Cole Memos, despite the fact that FinCEN had been involved with providing guidance to the banking community on how to navigate the narrow path to complying with both state and federal banking laws. It is not clear at this time whether this lack of communication between the Justice Department and FinCEN is a signal that different sectors of the government are working at cross-purposes, but until the smoke clears, moving further down that path appears to be fraught with peril for the banking community.

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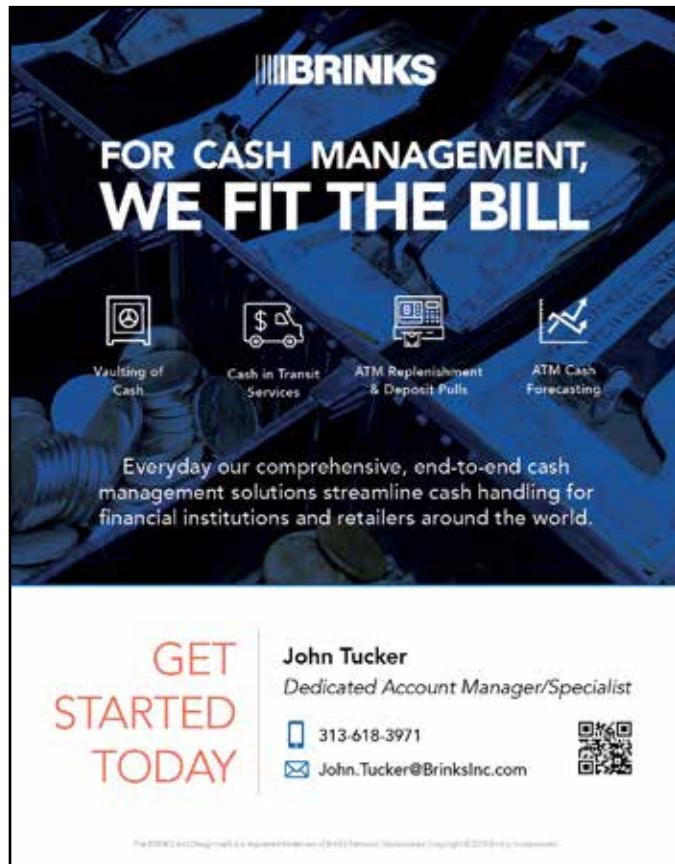
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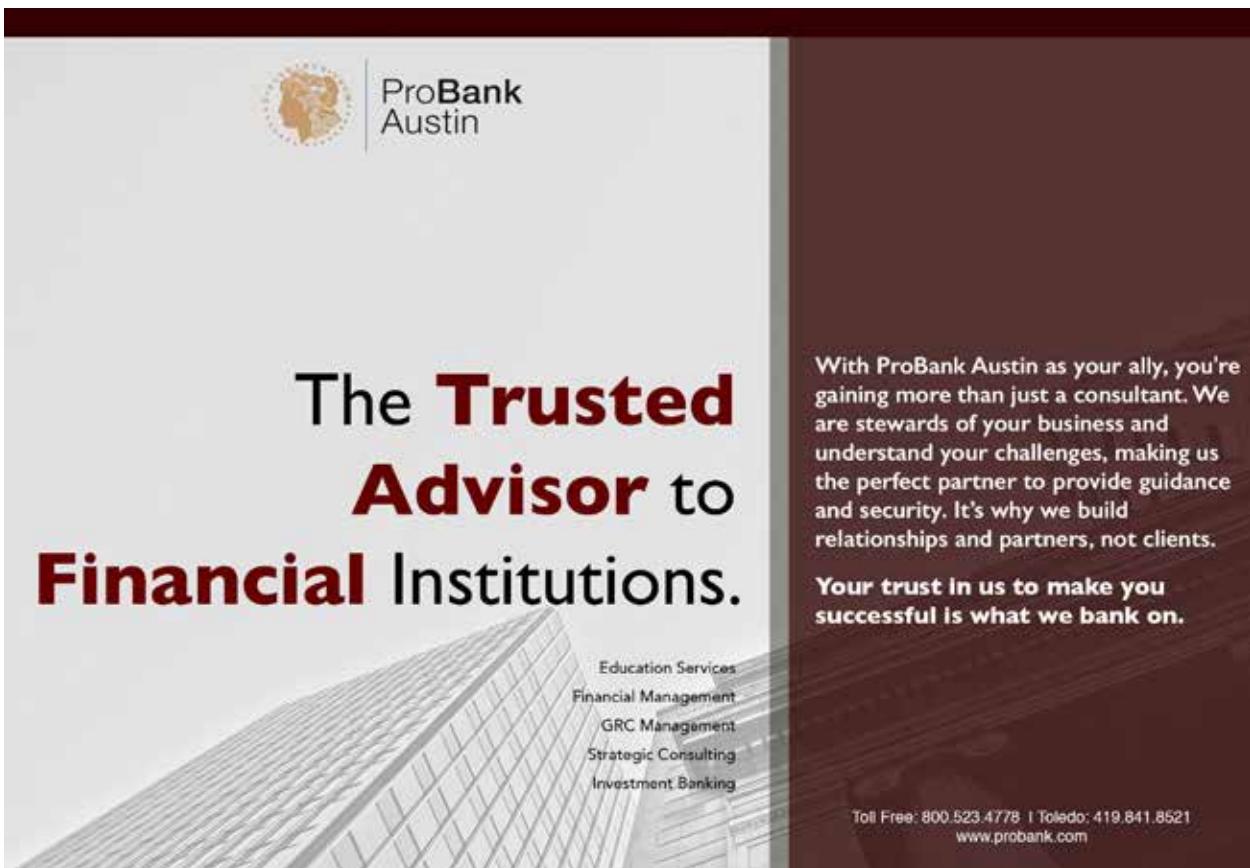
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INFORMATION SECURITY HOT TOPICS REGULATORY UPDATE TRAINING TOOLS

Community banks are under increasing pressure to keep customer data safe from hackers.

Because of increasing security concerns for today's community bank, Young & Associates, Inc. is pleased to present the new Cybersecurity for Community Bankers (CSCB) educational program.

The CSCB program will provide web-based cybersecurity training for your bank's Information Security Officer and IT Manager.

PROGRAM FEATURES

Monthly Recorded Webinars

- Include regulatory hot topics and other community bank related information security / cybersecurity topics.
- 1-2 webinars per month.

Cybersecurity Hotline

- Available through email only.
- Provides responses to information security/ cybersecurity specific questions.
- Not a technical support hotline

Member Website

- Access to monthly recorded webinars.
- Include specialized recorded webinars for topics geared toward the board or initial training for the Information Security Officer.
- Access to the Cybersecurity Hotline.
- Links to recent regulatory guidance/press releases.
- Blog posts and/or news articles.
- Categorized listing of submitted Cybersecurity Hotline questions and answers.

Product Discounts

- CSCB members receive a 20% discount on Young & Associates, Inc. Information Security / Cybersecurity products.

IT EXPERTS

Young & Associates, Inc. has a team of highly-skilled and knowledgeable IT consultants who will present the CSCB. All of the IT consultants carry the designation of Certified Information Systems Security Professional (CISSP) and one of our consultants also carries the Offensive Security Certified Professional (OSCP) designation.



PRICING

Pricing for an annual membership to the CSCB is \$1,600 per bank.

community connections

Clarkston State Bank Strengthens Staff with Addition of New Commercial Lender and Treasury Management Officer

To better serve and support Southeast Michigan businesses, organizations and residents, Clarkston State Bank (CSB) today announced the hiring of Jay Russ as a Vice President to the position of Commercial Lender, as well as the promotion of Nikki Tippett to Treasury Management Officer.

Jay Russ, Commercial Lender

Mr. Russ's expertise in business development and small business lending, along with over 15 years of management experience across multiple disciplines, will be a distinct asset as a Commercial Lender with Clarkston State Bank. He will be responsible for servicing and growing Clarkston's diverse portfolio of business clients, leveraging his experience with the SBA to help deliver effective financing solutions. Mr. Russ brings over 10 years of banking experience, including: Business Banking Specialist at Huntington National Bank; Branch Manager at Huntington National Bank; and Branch Manager at PNC Bank/ National City Bank.

Mr. Russ enjoys giving back to the communities and currently serves as a Planning Committee member for the Rochester Regional Chamber of Commerce Hometown Christmas Parade Board. He is a proud alumnus of Oakland University where he earned his B.A. and he currently resides in Orion Township, Michigan.



Jay Russ

Nikki Tippett, Treasury Management Officer

Ms. Tippett has consistently provided exceptional service to the Bank's customers and has built a breadth of experience across several functional areas, making her a valuable asset as Treasury Management Officer. She started with the bank in 2011 as a Customer Service Representative at one of their Clarkston branches. It quickly became clear that Ms. Tippett was very bright and motivated to learn as much as she could, and customers loved her genuine personality and willingness to go above and beyond to ensure their satisfaction. By May of 2012, she was promoted to Assistant Branch Manager at the branch where she provided strong leadership for the CSR team.

When the Bank determined it was time to provide more focus on its treasury management services in March 2013, Ms. Tippett was promoted to the newly-created Treasury Management Specialist position. Since that time, she has dedicated herself to becoming an expert on treasury services providing set up and support for customers with remote depositing and cash management products. In 2015, she became an Accredited ACH Professional (AAP) to solidify her expertise in the field, while also continuing to provide assistance in the branches and the operations department.



Nikki Tippett

Not only is Ms. Tippett dedicated to the customers at Clarkston State Bank, she also contributes her time to the Waterford community as the co-chair for the Waterford Chamber Young Professionals Network, as a steering committee member of Waterford Blessings in a Backpack, and as a board member of the Waterford Area Chamber of Commerce and the Oakland County Sheriff's Office Benefit for the Disabled.

Huron Community Bank Purchase

Huron Community Bank (HCB) announces the successful completion of the purchase of assets and the assumption of liabilities of the Oscoda Branch of First Federal of Northern Michigan. "Because Huron Community Bank is a true locally owned community bank this purchase and assumption was just another way of taking care of the needs of the local community" said President and CEO Jeff Loomis. HCB began welcoming First Federal clients on Friday February 9th. Loomis went on to say, "Our staff took the time to call each new customer personally to inform them of the multiple benefits they will enjoy as clients of HCB."

community connections



Jamie Davis

The Dart Bank Promotes Jamie Davis

Peter Kubacki, President and CEO of The Dart Bank, is pleased to announce the promotion of Jamie Davis to Credit Officer.

Jamie has over 14 years of analysis, lending, and credit experience. He is a hard-working and valuable team member in the Credit Department of the Bank. Jamie has a Bachelors of Science Degree in Economics and a Bachelors in Business Administration from Grand Valley State University. Jamie is active in Meals on Wheels, in the Grand River Connection, and is a former Board Member of the Lansing Symphony Orchestra.

Lakestone Bank & Trust Announces Executive and Certified Tellers



Karen Perkins
Executive Teller

Lakestone Bank & Trust (OTC: CBNC) is pleased to announce its newest Executive Teller, Karen Perkins, and Certified Tellers, Corinne Turk, Angelia Martin and Christa Belcher.

Karen Perkins, from the South Main Office, and Corinne Turk, from the Armada Office, have been with the Bank since 2015. Angelia Martin, from the Yale Office, has been with the Bank since March of 2012. Christa Belcher, from the Capac Office, has been with the Bank since October of 2001.

Both the Certified & Executive Teller Programs are designed to provide recognition for outstanding performance and achievement, while improving knowledge, increasing the quality of customer service and providing a career path for the professional teller.



Christa Belcher
Certified Teller



Angelia Martin
Certified Teller



Corrine Turk
Certified Teller

Scoby Promoted to Assistant Vice President, Commercial Loans



Paul Scoby

Jerome Schwind, President of Isabella Bank announced the promotion of Paul Scoby to Assistant Vice President, Commercial Loans and Business Development.

Scoby earned his bachelor of science in business administration from Central Michigan University. He has also graduated from the Dale Carnegie Team Development and High Impact Leadership programs, Rollie Denison Leadership Institute, Leadership Mecosta, and the Michigan Bankers Association Perry School of Banking. Scoby joined Isabella Bank in 2001. He serves his community as a Mount Pleasant Chamber of Commerce Ambassador, Junior Achievement classroom volunteer, Mount Pleasant Parks & Recreation youth sports coach and as a Kids Hope USA mentor. He is also actively involved as a member of the First Baptist Church of Mount Pleasant.

community connections

Moore Promoted to Clare Branch Manager

Jerome Schwind, President of Isabella Bank announced the promotion of Scott Moore to Clare Branch Officer. Scott is responsible for overseeing the Clare branch operations and servicing consumer loan needs.

Moore earned his bachelor's degree from Central Michigan University. He graduated from the Dale Carnegie Executive Leadership and Trusted Advisor programs. Moore joined Isabella Bank in 2013. He has 25 years of banking experience including business development, commercial lending, and most recently branch manager. He is actively involved in Clare County, serving on the Pioneers are Leaders committee, and board member for the Clare Rotary and Clare Industrial Development board.



Scott Moore



Nora Colthorp

Colthorp Promoted to Assistant Vice President, Hemlock

Brian Goward, Breckenridge Division President of Isabella Bank announced the promotion of Nora Colthorp to Assistant Vice President of the Hemlock branch. Nora is responsible for overseeing the Hemlock branch operations and servicing consumer and commercial loan needs.

Colthorp earned her bachelor's degree in business administration from Central Michigan University. She graduated from the Michigan Bankers Association Branch Manager Program and several Dale Carnegie Programs. Currently, she is attending the Perry School of Banking at Michigan State University. Colthorp joined Isabella Bank in 1996. Previously, she served as a mortgage processor, underwriter, loan officer, and most recently, branch manager. Colthorp is actively involved in her community serving as the Hemlock Lions Club treasurer, Hemlock Business Association vice president, Lafayette Township board member, and treasurer for the Breckenridge Community Schools Board.

McDonnell Joins Isabella Bank Corporation as Chief Financial Officer

Jae Evans, President and Chief Executive Officer of Isabella Bank Corporation welcomes Neil McDonnell as Chief Financial Officer.

"I am pleased to welcome Neil to the Isabella Bank Corporation team," stated Evans. "Neil's extensive experience in the financial industry will be a tremendous asset to our Bank."

McDonnell earned his Bachelor of Science – Finance degree from St. John's University in New York. He built his career over 27 years in the financial services industry. He has served as chief financial officer, controller, treasurer, compliance & risk officer, and director of finance at large international banks, local community banks, as well as de novo banks.



Neil McDonnell

He was an active member of his community in Fairfield County, Connecticut, serving as chair of the Investment and Finance Committee for The WorkPlace, Inc. for 18 years. The Workplace, Inc. is a workforce development board created to help people prepare for careers and strengthen the Connecticut workforce. Neil also served two years as a board member for WP Ventures, Inc. and a volunteer coordinator for the Service League of Boys through the local high school.

community connections



Peggy Wheeler

Wheeler Named Chief Operations Officer

Jerome Schwind, President of Isabella Bank announced the promotion of Peggy Wheeler to Chief Operations Officer.

Wheeler earned her bachelor's degree from Central Michigan University and graduated from the Graduate School of Banking at University of Wisconsin. Wheeler completed the Dale Carnegie Executive Development Leadership Program, Dale Carnegie Team Development Program, and Rollie Denison Leadership Program. Wheeler has 40 years of banking experience with Isabella Bank, holding various positions including customer service, accounting, corporate controller, and most recently senior vice president of operations. Wheeler is a member of the grant review committee for the Mt. Pleasant Area Community Foundation and member of the Optimist Club in Mount Pleasant.

Lakestone Bank & Trust Employees Benefit from Tax Reform

Lakestone Bank & Trust (OTC Market Place: CBNC) announced that employees will benefit from the recently announced tax reform law.

Bruce J. Cady, Chairman and CEO of Lakestone Bank & Trust said, "We are very appreciative of all Lakestone Bank & Trust employees and certainly what they have accomplished over the years, particularly the last year; and we want to commemorate the passing of this historic, economy-stimulating tax reform law. This is a once in a lifetime opportunity and we know we want to reinvest much of the savings back into our Bank and the first place we are going to put it is into the hands of our employees. Employees are our most important asset."

All hourly employees received a \$1.00 per hour raise and all salaried employees will receive a \$1,000 bonus. The Bank's board of directors overwhelmingly supported this action, resulting in a significant investment into the Bank's employees.

Citizens National Bank Hires Kujawa

Citizens National Bank is pleased to announce the recent hiring of Brian A. Kujawa as its Business Banker. President & CEO Susan A. Eno commented that the hiring of Brian is a win-win for the bank due his work in finance, his local background and community involvement.



Brian Kujawa

Brian will be located at the bank's main office in Cheboygan and he is working directly with Senior Vice President Nicole Drake. Brian earned his bachelor of arts-business administration and management degree from Wayne State University in Detroit and earned his associate of arts degree from Alma College. Brian moved to Colorado in 2006 to begin his career in finance, but when the chance to move back to northern Michigan was presented in 2010, he gladly accepted the opportunity. Given his work experience as a payroll technician, auditor, staff accountant and controller, Brian is an excellent addition to the business banking team.

Matthews Named Chief Credit Officer

Jerome Schwind, President of Isabella Bank announced the promotion of Greg Matthews to Chief Credit Officer.

Matthews earned his bachelor's degree in business administration from Saginaw Valley State University and graduated from the Graduate School of Banking at Louisiana State University and the Dale Carnegie Team Development Program. Matthews joined Isabella Bank in 2013, serving as their Commercial Credit Administrator. He has been in the banking industry for 31 years, spending 20 years in commercial lending and 11 years in credit administration.



Greg Matthews

community connections

Clarkston State Bank Announces Promotion

Clarkston State Bank (CSB) is pleased to announce the promotion of Jacob Burke to Assistant Branch Manager at our Clarkston Office. Jacob has been with CSB almost 3 years and has been over-achieving since his first day. He started out as a CSR back in June of 2015, he was promoted to a CSR II in September of 2016 then to a Lead CSR shortly thereafter. Jacob is full of enthusiasm, great ideas, positive attitude, professionalism and a strong will to succeed. He has been a strong leader and influence at the Clarkston office, setting a new bar with his attention to detail, commitment to mentoring staff and his high expectations and performance. Jacob is also very active in the Clarkston Area Chamber of Commerce and their Young Professionals Network (YPN). He was awarded Ambassador of the Month twice for the Clarkston Chamber and is currently the YPN Chairman.

Everything Jacob touches has excellence written all over it. Whether it is how he handles our customers or how he represents CSB in the community, he takes great pride in setting the right example. We are very proud of Jacob and look forward to the impact he will continue to have at the branch and CSB.



Jacob Burke

United Bankers' Bank Announces Promotions

William C. Rosacker, President and CEO of United Bankers' Bank has announced the promotion of five employees. "We are pleased that we are able to leverage in-house talent and are fortunate to have each of these folks as part of our UBB team. They each embody UBB's *First for Your Success* service commitment and have been instrumental in making United Bankers' Bank an industry leading provider of correspondent services to community banks," stated Mr. Rosacker.

Promotions:

Angela Orcutt, Executive Vice President, Chief Human Resources Officer

Angela oversees the Human Resources team and provides UBB with overall strategic HR leadership. She supports the development and implementation of HR initiatives and systems, as well as recruiting, training and performance management of the UBB team. Her career at UBB began in 2010.

Tyson Doke, Vice President, Marketing Manager

Tyson leads the marketing team and is responsible for supporting and developing UBB's progressive vision with products and services to help customers maintain a competitive edge in their markets. He develops and implements strategies to build UBB's brand equity through advertising, sponsorships, promotions, research and digital marketing initiatives. Tyson joined UBB in 2013.

Stephanie Forbes, Assistant Vice President, Investment Trader

Stephanie is a licensed Municipal Securities Representative and assists customers in gaining access to the Brokered CD Market, as well as being an Investment Trading Officer. She has been with UBB since 2004.

Kris Thoman, Information Technology Services Manager, Officer

Kris heads the Technical Services team that supports all UBB employees in effective resolution of all IT related issues. She is also responsible for the development and ongoing support of user access for the security administration program. Kris joined UBB in 2016.

Kevin Wagner, Information Security Manager, Officer

Kevin is responsible for oversight of the UBB's Information Security Program, including IT governance, risk and compliance reporting. He is also responsible for managing the bank's Business Continuity, Vendor Management, and Enterprise Risk Management programs. Kevin began working at UBB in March 2017.

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community connections

Michigan Certified Development Corporation Welcomes Duane Hummel



Duane Hummel

The Michigan Certified Development Corporation (MCDC) is pleased to announce the addition of Duane Hummel as Underwriter.

Duane will work out of the East Lansing Corporate Headquarters. His responsibilities will include financial analysis of loan applicants, eligibility determination, loan packaging and working with SBA to get loans approved.

Duane comes to the MCDC from JPMorgan Chase Bank where he served over 35 years, most recently as a Business Banking Relationship Manager. He received his Bachelor's Degree in Business Administration and Management from the University of Michigan (Flint) and his Master of Science Degree in Administration from Central Michigan University.

"Duane's background and experience make him an ideal fit for MCDC" said President Mark Williams. "His addition is a tremendous gain to our staff and for Michigan businesses."

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Neil Armstrong

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SEPTEMBER | 2018



SAVE THE DATE

Community Bankers of Michigan
Annual Trade Show & Convention
Grand Traverse Resort & Spa
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Mark your calendars for our annual do not miss event.
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Attendee and Exhibitor information will be available in May!



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