

COMMUNITY spirit

October is Cybersecurity Awareness Month!

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officers + directors 2023-2024

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president's corner

The CBM Convention at the Grand Traverse Resort was a smashing success!!! The weather was great and a good time was had by all. Thank you all for attending and making it a special event. We had a record crowd of over 400 people attending the three-day event. The record won't stand long though, as next year we will be celebrating the 50th anniversary of the CBM, from September 11 - 13, 2024. Mark your calendars now! My guess is we will clear the 500 mark as we want to include bankers and associate members who played a role in the long history of the CBM. This will be a very special event for us and the Michigan banking community and we cannot wait to get the year-long celebration going in January.

There were many convention highlights, but one I want to share with all of you. We were able to provide scholarships to three wonderful college students at the convention through your outstanding support of Folds of Honor. We presented a check for \$160,000 to the Michigan representative for Folds of Honor, Bill Flohr. So far, through the generosity of bankers and associate members, we have been able to award scholarships to over 30 Michigan military families for the sacrifices their family member made defending our freedom. Please mark your calendars for two upcoming Folds of Honor events – their 1st annual dinner at Noto's Old World in Grand Rapids, Saturday, February 24th and next year's CBM Folds of Honor golf outing at American Dunes on Monday, June 10th. Bill Flohr presented us with a custom-made Folds of Honor/American Dunes guitar signed by Jack Nicklaus which I accepted on behalf of all of the bankers and associate members of the CBM. What a cool gift – and they chose it because our bankers rock!!!!!!!!!!!!

The CBM is enjoying another record year because of your outstanding support. We are posting our third consecutive year of record revenues and earnings because of your support and confidence in us. It is humbling. We are thankful for the over-the-top support of the CBM PAC. Our PAC funds are five times larger than they were back in the dark times and we will need every nickel of it to try to stop the tidal wave of anti-business legislation sweeping through

the halls of the Capitol Building in Lansing this fall. We had a group of bankers and top business leaders meet with Speaker of the House Joe Tate last week to share our concerns about the current wave of anti-business legislation and its potential impact on Michigan's economy. I recently attended an event for Senate Majority



Michael J. Tierney
CBM President & CEO

Leader Winne Brinks and shared our concerns. As a result, she has agreed to a meeting like we held with Speaker Tate where we can discuss those concerns. I plan to testify on behalf of all community banks if any of these bills get a hearing in committee and the CBM has joined multiple coalitions of business groups to push back on these anti-business bills. It is going to be a very busy legislative session this fall but we are coming into this from a position of strength. Our affiliation with GCSI – Michigan's #1 multi-client lobbying firm – has never been more important than it is right now. They are our eyes and ears in every corner of state government and their staff is at every legislative committee hearing. This is a huge advantage for us. I have worked with a number of associations on the Renters Bill of Rights and on the Garnishment Legislation and from what I have seen firsthand, their lobbying groups do not hold a candle to GCSI. I don't want anyone to get overconfident – we have a big battle on our hands, and we are not going to win on every front. I do believe we can block certain bills with our coalition partners and hopefully we can modify other bills to minimize the economic damage they will do. A number of legislators on both sides of the aisle have asked me for position papers on a number of key issues and we will be providing those to them in the next week or two. Timing is important as we do not want the far-left progressives getting their hands on these too early so we will carefully walk the high wire.

The cracks in the economy have started to show in the 3rd quarter. The stock market rallied in August only to give it all back and more in September. Looks like

a classic bear market rally. October has historically been a very volatile month for the markets but who knows what the harvest month will bring this year. The yield curve is starting to move up on the long end and while still inverted, the short to long gap is narrowing. We are seeing more signs of weakening yet the Michigan and U.S. economies, while slowing, are still showing some signs of resilience. I am concerned about the consumer. They have record credit card debt, savings are being depleted, delinquencies on credit cards and car loans are creeping up and one stat we just learned of at the convention – 401k withdrawals are up 40%. The consumer may run out of gas in the next quarter or two, which will really begin to show in the economic data. Gas prices are moving up and that will drive price increases in everything again – just as the consumer is running out of liquidity. Let's hope for a soft landing but I think we are going to face a more difficult year in 2024. Michigan banks are in sound condition, and we can take advantage of big out-of-state banks and CUs when the rough weather hits. The FDIC deposit data just came out and community banks held their own. The big banks had been taking lots of market share, but the group was pretty flat this year – a testament to the resilience of community banks. Too big to fail – well maybe – but not too big to flounder and when they pull in their horns there will be quality customers who will be available for our community banks to win.

CUs are a real pain in our you know what right now. MSUFCU bought two Chicago area banks. DFCU just bought some bank branches in Florida, and 4Square completed its acquisition of Old Mission Bank in September. The CUs are exploiting their lack of regulatory oversight and their poor financial risk management practices at the moment. They are not recognizing their own interest rate management follies with AOCI issues nor are they discounting their offer prices for the banks they are buying for interest rate mismatches. This will come back to haunt them if rates stay high for longer than people think. The yield curve might just be signaling that right now. Their poor lending practices are also coming to a head at the same time. MSUFCU is already feeling the pinch and maybe that is part of the reason they want to buy banks to prop up weakening earnings.

They increased their provision for loan losses from \$700,000 in 2021 to \$29 million in 2022 and will likely see a bigger increase this year. Their earnings fell by \$10 million last year while their assets increased by \$600 million – not a good trend. I was just told by a reliable source that they only made a few hundred thousand during Q2 of 2023 – pretty meager earnings for an \$8 billion plus asset organization. CU purchases of banks should not be allowed, but I see an S&L type crisis looming and I think this will get addressed when the squeeze really begins to take its toll on the CU industry. My vote will go to rolling the NCUA into the OCC or the FDIC so that CUs get proper regulation and have to play by the same rules we have to. I sent a position paper to the ICBA on an idea Jim North, recently retired President and CEO, First National Bank of St. Ignace, and I discussed. CUs can buy banks – but if they do – they have to keep them as a bank in a separate subsidiary subject to the same rules, regulations, and taxes as any other bank. If we were able to get this passed, I guarantee you there would be very few purchases of banks by CUs. The nice thing about pushing this proposal – it is fair to everyone and still allows them to buy a bank, but then they have to operate a bank with the same regulatory scrutiny you have, and they will never agree to that. They will have to explain to Congress how unfair that would be to them because they could never be expected to be held to the same standards you are. It would be just so enjoyable to see them squirm and bellyache about having to live with the burdensome regulations you deal with every day – they can make the case for community bank regulatory relief for us!!!

Thank you for your strong support of the CBM. What we are able to do is because of the collaboration and partnerships from our banks and our associate members. By year-end, over 2000 bankers will have had an interaction with the CBM through our training and events – a remarkable number of key interactions. We are proud to represent this noble industry and 2023 has been another important year for Michigan banks. There will be opportunities in 2024 for you to take market share from Mega banks that will likely shun lending in Michigan in a recession

(continued on next page)

president's corner

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and from CUs who will face credit losses and interest rate risk management issues at the same time. So prepare your bank for potentially rough waters – but also be ready to take advantage of the opportunities you will have to attract great commercial clients and experienced relationship officers to your bank. The CBM will be here to help you take full advantage of every opportunity that arises. I think our industry can pick up market share and position

ourselves for a stronger future by doing a better job of sailing through high rates and a recession than our competition. A challenging economic environment can lend itself to well-run community banks – let's seize the opportunity for your bank!!!



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Flourish

By Rebeca Romero Rainey, President and CEO of ICBA

As community bankers, we have all heard or experienced firsthand that tragic story of a customer who fell victim to a fraudster. They were looking for a quick win or a friend and were deceived by a too-good-to-be-true scenario that turned out to be just that.

“We need to continue our training... to identify threats and prepare ourselves, our staff and our customers for what’s possible and what’s potentially next.”

But for every story like this, we have several success stories, where our community banking teams were able to stop fraud in its tracks. Consider the teller who noticed out-of-the-ordinary customer behavior and talked to the customer and their family. Or the IT team member who championed risk mitigation software that stopped a potential attack. This is where community banking excels, because we pay attention to the details to protect our customers and the bank. It’s yet another reason why our agile, relationship-based business model works.

And in today’s landscape, it’s more important than ever to have that connection to our customers. Look at the rise in check fraud as an example. Basic fraud attacks like check washing is new again, enabled partly by more advanced digital technology that makes it hard to catch. That’s where education serves a critical role. We need to continue our training, no matter how long we’ve been in this business, to identify threats and prepare ourselves, our staff and our customers for what’s possible and what’s potentially next.

Think about the times you have been shocked by a fraud attempt at your bank or heard a story of something that happened at another bank. It’s not conceptual in that moment; it becomes clear that these attacks are happening all the time, all around us.

I encourage you to reach out to your peers via ICBA Community. Whether it’s to ask about a particular technology, hear what others are seeing as far as fraud,

or connect on trainings (see sidebar), your community banking colleagues are your best resource in this fight against fraud.

While fraud will continue, we are our own best defense, and uniting efforts as a community of community bankers will make the greatest impact yet.



Rebeca Romero Rainey
President and CEO
of ICBA

Where I'll be this month

I'll be on the road doing bank visits, meeting with our leadership bankers and spending some time with our affiliated state association partners—with risk mitigation a sure topic in each one.

CBU for Cyber Education

Community Banker University (CBU) offers education to support cybersecurity needs:

- Nov. 9 Webinar: “Protection of Confidential Proprietary Business Information”
- 23+ online courses on information security, including Phishing Awareness and Social Engineering
- ICBA’s IT Institute (October 2023), Bank Security Institute (February 2024) and Fraud Seminar (April 2024).

Visit icba.org/education for more information.





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From the Top

By Derek B. Williams, Chairman of ICBA

October brings with it the first signs of fall: crisper air, changing leaves and Halloween. While kids don their ghost and witch outfits and gather candy, we community bankers face a truly menacing reality: cyber attacks. October is Cybersecurity Awareness Month, a fitting time to address what can be a frightening issue.

While cyber attacks are not going away, we're all in this battle together and can learn from one another.

At its core, cyber attacks scare bankers because this type of fraud presents a major threat to our organizations. These attacks can happen in the blink of an eye, and the great fear is a cyber event could result in losses that render a bank helpless, forcing it to close.

That threat has driven an increase in regulatory pressure. Our examiners have expanding expectations that we will use our resources to monitor, control and combat cyberattacks. It's not enough to say we're doing our best; examiners are telling us that cybersecurity must be a priority.

And that prioritization begins with employee and customer education, because all the protections in the world won't work if a customer or employee opens the door to a bad actor. Having a cybersecurity partner who offers regular simulated tests and training will prepare your organization for actions to avoid.

I can attest to its benefits firsthand. During an extraordinarily busy time, I received a simulated phishing email that reminded me of something else I needed to do, so I clicked. Well, that resulted in a month of extra training, but it was the wake-up call I needed to understand just how sophisticated these attacks can be.

Advanced technology provides additional solutions for mitigating this risk. We need technology experts to enhance our protection. For instance, my bank recently licensed additional capabilities to give us greater line of sight into system information. Not long after instituting this new solution, we got an alert

that there was a system sign-in attempt outside of the bank that failed multifactor authentication. We were able to put a hold on everything until we worked through the threat. Having technology in place to alert you when something's awry can help you to stop something before it starts.



Derek B. Williams
ICBA Chairman

While cyber attacks are not going away, we're all in this battle together and can learn from one another. So, read the daily ICBA email, NewsWatch Today, to stay current on the latest scams and preventive techniques. Reach out to ICBA's cybersecurity experts. Seek additional training through Community Banker University. Be proactive in your efforts. Because in the face of cyber fear, it's our role to remain ever alert, ensuring we continue to fight to protect our banks, employees, customers and communities.

Quote of the month

"The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty."





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Increase Recurring Non-Interest Revenue to Attract and Retain Customers

Much of what we see and hear from financial institutions post pandemic is focused around finding new sources of recurring revenue. Attracting new customers and finding ways to retain current customers is also a continuing challenge. Vertically integrating insurance products to enhance the customer banking experience and generate revenue is one opportunity to consider.

An easy, no-cost CBM vetted program for community banks is utilizing customer affinity direct marketing programs. One of the most important direct marketed products historically has been Checking Account “free” accidental death (AD). Newly reformatted products have been introduced providing additional customer benefits and significant commission levels for bank agencies.

*This is an especially important value add, no cost benefit as community banks look for ways to **increase checking accounts and revenue.***

There is no marketing expense to the bank and the addition of a checking account complimentary AD insurance product creates an additional benefit for attracting new community bank checking customers.

The product offering is simple and substantially improved:

- \$3000 “free” accidental death and dismemberment for the bank checking account customer;
- Upgraded compensation to banks – 20% of premium;
- Offered through the **Chubb Group of Insurance Companies; customized with bank branding.**

All expenses are paid by the marketing company. This is a valuable product offered to bank checking account customers at a time of great change in checking account programs.

The process to get started is simple – contract with the assistance of the Community Bankers of Michigan.

The program has been extensively vetted by CBM, has been utilized by dozens of Michigan (and Ohio) banks for a long period of time and is compliant with CFPB and UDAP.

Several Michigan banks were new participants in the most recent direct marketing campaign offering this product and we are expecting several additional participating banks in the **next marketing event coming up early Q-1, 2024.**

A direct marketing program, managed by the leading financial institution marketing resource, IMAC, and vetted through CBM should be worth consideration.

Contact Kate Angles at the CBM office today at 517.336.4430 or kateangles@cbofm.org or Jim Harvin at 517. 351.4158 or jharvin@jlhassociatesllc.com to see how developing a direct marketing component of your overall marketing strategy can be a valuable resource for your bank, and for your bank customers!



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Thank you to all who supported the Community Bankers of Michigan PAC Auction at the CBM Annual Convention in Traverse City last month. Whether you donated or purchased an item, or both – we appreciate your contribution. The funds raised from the PAC Auction help ensure that our industry is at the table on key legislative issues protecting the interests critical to the success of community banking.

We have worked hard to preserve the legislative victories we fought for and will continue to keep the pressure on key issues important to community banks.

If you have input for us on any legislative initiatives, please contact us. We are interested in helping you work with pro-community banking and pro-business legislators. We are always watching to make sure we protect Michigan community banks from unnecessary and burdensome regulations and legislation.

Community banks are the center of economic vitality in our Michigan communities. Your support of our industry is greatly appreciated.

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ChoiceOne Announces Sparta Wealth Management Office Grand Opening

Sparta, MI – ChoiceOne Financial Services, Inc., and ChoiceOne Bank (NASDAQ: COFS) (“ChoiceOne”) are pleased to announce a new Wealth Management Office in Sparta located at 129 E. Division Street.

“It is a pleasure to announce the grand opening of our new Wealth Management Office on the corner of Division and Union Streets in Sparta, especially as we celebrate our 125th Anniversary this year,” said ChoiceOne CEO Kelly Potes. “When we incorporated as Sparta State Bank in 1898, this was the building we built and moved into in 1902. We later relocated to our current headquarters across the street in 1950 and changed our name to ChoiceOne Bank in 1996. So, in some respects we are going back to our roots, but with a much broader outlook to meet the growing needs of our retail and business client base.”



Rob Jamula

Rob Jamula, Senior Vice President of Wealth Management for our East and West Markets, will lead ChoiceOne’s team of Wealth Management professionals. The Bank will still maintain the Wealth Management Office in the Lapeer Downtown Branch and continue to serve clients out of the Norton Branch in Muskegon. All ChoiceOne Bank offices are still available to host private meetings when more convenient for clients.

ChoiceOne’s Wealth Management team offers clients the advantages of working with knowledgeable financial planners and trust advisors who provide exclusively-focused financial advice, a wide range of comprehensive financial services and a personal level of integrated support. Private banking is also central to a complete wealth management strategy and therefore closely affiliated with the ChoiceOne

Bank team. As a result, this Wealth Management team is able to take a comprehensive approach to a client’s unique banking and credit needs, including real estate financing and cash management. A ChoiceOne Wealth Management experience is as high-tech and high-touch as desired and requested making it personal, complete, and customized to individual tax, financial and personal circumstances.

“As we expand our footprint across Michigan, Wealth Management is a significant part of our service today and key to helping us serve the vast needs of the families, farmers and businesses in our communities,” said Potes. “We are excited to open our new Wealth Management Office in Sparta returning to our roots with private banking, trust services, and many other financial solutions to keep up with the changing lives of our clients.”



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CBM Announces 2023 Best of Community Banking and Rising Star Awards

The Community Bankers of Michigan (CBM) has announced the recipients of its Best of Community Banking and Rising Star Awards. Recipients were awarded at the CBM Annual Convention & Expo, which was held September 13-15, 2023 in Traverse City, Michigan.



Best of Community Banking Award

Jae A. Evans, CEO, Isabella Bank, was recognized as the 2023 recipient of the CBM Best of Community Banking Award.

The Best of Community Banking Award recognizes the contributions and success of a Michigan community banker. Special recognition is given to community bankers who have made significant contributions to their communities and the community banking industry.

“This annual recognition of the Best of Community Banking Award is one of the highlights at our annual convention. We were so pleased to recognize a truly outstanding banker with this prestigious award at our convention on September 14, 2023,” said Michael Tierney, CBM President and CEO.

Jae Evans has been a director of Isabella Bank Corporation and of the Bank since 2014, serving as the President and CEO of the Corporation since 2014 and CEO of the Bank since 2018. Jae has been in banking over 46 years and provides the bank with executive leadership, strong community involvement, and a passion for community banking both in our state, and nationally. He was the CBM Board Chair in 2013 and currently serves as

a CBM board member. Jae serves on the Independent Community Bankers of America (ICBA) safety and soundness committee. He is currently the Chair of the United Bankers’ Bank Board and serves on the Central Michigan University Advancement Board. Jae is the past chair of the Eight Cap, Inc. Governing Board, past vice chair of the Carson City Hospital, past board member of the McLaren Central Michigan Hospital, and was president of the Greenville Rotary Club.

“Jae demonstrates unwavering integrity and has been instrumental in guiding Isabella Bank’s high growth and profitability. He has accomplished all of this, and given back in so many ways, maintaining a community focused company culture at the bank,” shared Jerome Schwind, Isabella Bank President, who nominated Jae.

Rising Star Awards

The 2023 Rising Star Award recipients were also recognized at the CBM Annual Convention and Expo and this year three exceptional individuals were honored. Rising Stars are individuals whose achievements in banking and community involvement have earned the respect of bank leadership and their community. Award recipients represent the best in future leadership for community banking in the state of Michigan.

Teresa Beegle, Compliance Officer, Chelsea State Bank. Teresa’s professional growth within Chelsea State Bank is exceptional and has allowed her to expand her skills during her tenure at the bank. Examples of her leadership include; leading the transition from



industry news + information

a “small” to an “intermediate small” institution under the Community Reinvestment Act, developed and currently leads their local elder fraud awareness program, and executing essential banking regulatory oversight responsibilities.

Jessica Stubbs, Chief Financial Officer and Senior Vice President, Chelsea State Bank shared, “Teresa is a shining example of a true community banker sharing our vision and mission while maintaining the bank’s core values. She is our rising star.”



Kayla Dennert, VP – Commercial Lender, Shelby State Bank. Kayla started with Shelby State Bank while attending college and was always willing to learn something new and help where she could. She has held various positions in credit and lending and training many staff along the way. She has since expanded her impact to the bank, serving on various bank committees and is also deeply rooted in the community in a variety of ways adding to the positive impact she makes on the bank each day.

“Kayla is an integral part of our management team and has provided many contributions to our organization and the local community. I look forward to seeing all she has to offer our bank and this industry in the years to come,” said Mishelle Comstock, President and CEO, Shelby State Bank.

Amy Persyn, Marketing Director, First State Bank. Since joining the bank, Amy has contributed to the bank’s success by developing programs including First State Banksgiving, providing

awards to local non-profits, FinancialWellnessFSB, sharing educational tools and programs, and created a community caring guide which is a local resource for giving – and receiving help. Amy strives to make the leadership team at First State Bank the gold standard for banking in the areas they serve.

“Amy has a bright future in our industry and continually impacts bank employees and the community. Her initiative, creativity and productivity are the attributes a successful community banker and a leader. She truly is a rising star,” stated Mark Jansen, President and CEO, First State Bank.



Michael Tierney shared the following thoughts regarding the Best of Community Banking and Rising Star award winners. “Community banks prioritize and invest in the customers and neighborhoods they serve and are vital to the strength and prosperity of Michigan. This is as important today as it has ever been. We are proud to have so many outstanding community bankers who are rising stars leading these efforts in communities all across Michigan.”

industry news + information

Southern Michigan Bancorp and Southern Michigan Bank & Trust Announce Leadership Transition

Coldwater, MI – After decades of leadership and service, CEO John Castle and President Kurt Miller are planning to retire from Southern Michigan Bancorp and Southern Michigan Bank & Trust. The board of directors of the two entities, known collectively as Southern, has appointed John Waldron to serve as president and CEO effective Oct. 3.

Waldron, who joined Southern in May 2022 to serve as president of the bank's Jackson market, brings nearly three decades of commercial banking and leadership experience to the position. Castle will continue to serve as chairman of the board while Miller will transition to serve as vice chairman.

Until their retirement in June 2024, Castle and Miller will support Waldron in managing the day-to-day operations of Southern, a community bank with \$1.4 billion in assets serving Branch, Calhoun, Hillsdale, Jackson, Kalamazoo and St. Joseph counties. Waldron joins an experienced executive team, including Eric Anglin, executive vice president and chief strategy officer, and Nick Grabowski, executive vice president and head of lending.

Southern will continue to be headquartered in Coldwater, as it has been since its founding in 1872. All current members of the leadership team will remain in place, ensuring continuity.

“John Castle and Kurt Miller epitomize the bank’s mission ‘to be a trusted partner working for the betterment of our communities,’” said Jamie Clark, board member and chair of the corporate governance committee. “Combined, they have a near century of knowledge and commitment to the success of Southern, which has benefited tremendously from their leadership.”

“We are grateful for all John and Kurt have done to grow Southern into one of the leading community banks in Michigan and appreciate their willingness to stay involved through their board roles.”

“The bank is pleased to welcome John Waldron into his new leadership role as president and CEO. Since joining Southern, John has led our Jackson market to growth in both deposits and loans.”

“We look forward to continuing our strong and profitable growth under the new leadership of John Waldron with support from the bank’s senior leadership team,” Clark said.



John Waldron

A native of Jackson, Waldron has deep roots in banking, commercial finance and regulatory oversight. Before joining Southern, he spent 20 years with a community bank in the Jackson and surrounding area.

Waldron also served as a national bank examiner with the Office of the Comptroller of the Currency for 10 years. In that role, his focus was on the overall safety and soundness of the banking industry, wealth management and capital markets.

Waldron holds a Bachelor of Business Administration degree in finance and minor in accounting from Western Michigan University. He is active in the Jackson community including sitting on boards of the Henry Ford Allegiance Health Foundation and Health Compliance Committee, Jackson Symphony Orchestra

Foundation and Jackson YMCA Capital Campaign.

“I am honored to step into this leadership role with Southern,” Waldron said. “I am grateful for the confidence of John Castle, Kurt Miller and Southern’s board of directors for trusting me as the new president and CEO.

“John and Kurt have been synonymous with Southern for decades. They leave us with a strong foundation and a clear path ahead. I appreciate their willingness to walk closely alongside me in the coming months so the team and I can continue to benefit from their knowledge.”

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Castle is a graduate of Central Michigan University where he majored in economics and finance. He moved to Coldwater and joined Southern's Trust Department in February 1980. Castle has served as chairman and CEO of Southern since 2002.



John Castle

Miller began his banking career at Southern as a teller in 1974 and has held various leadership positions until he became the 10th president of Southern in July 2002. Miller is a graduate of Western Michigan University, where he earned a degree in business administration.

Under their leadership, Southern has grown into an organization with \$1.4 billion in assets and 230 team members in 18 branches/offices across six counties serving customers with integrity and dedication. During their tenure, total assets, loans and deposits grew more than four-fold.



Kurt Miller

Southern actively gives back to the communities where its team lives and works, supporting nonprofits, municipalities, schools, community groups and service clubs with financial contributions and volunteer support.

Anglin joined Southern in 2010 and has held leadership roles in loans, deposits and retail banking. Prior to joining Southern, he had 15 years of experience at banks in Ohio and Michigan. He is a graduate of Tiffin University in Ohio.

Grabowski joined Southern in 2003 and has held leadership roles in managed assets and commercial lending before stepping into the bank's top lending role. Grabowski is a graduate of Grand Valley State University.



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7 Strategies for Mitigating Cybersecurity Risk

by Tyler Leet, CSI

When it comes to cybersecurity, a good offense is a key component of a good defense. Much like organizations, hackers continuously learn and hone their skills. It is critical to keep up with the latest threats they deploy, identify potential vulnerabilities and understand how your bank would respond to an attack. By examining vulnerabilities before a real hacker has the opportunity, your institution can take an offensive approach and mitigate cybersecurity risk.

How to Mitigate Your Bank's Risk

How can financial institutions take steps to strengthen cybersecurity in the face of evolving threats? Here are several tips to mitigate cybersecurity risk for your institution:

1. **Conduct penetration tests.** During a penetration test, a tester identifies vulnerabilities or security weaknesses and then attempts to leverage them to gain deeper access into your network. Penetration tests often reveal eye-opening results by showing how many points of entry exist across your network.

While still valuable, a vulnerability scan or assessment offers a broader view than a penetration test; however, the results are much more generic. Since a penetration test is more manual and object-oriented, it provides directly actionable information to help you evaluate and resolve weaknesses likely to be leveraged by a malicious individual. Combining these with a layered security approach offers the most protection.

2. **Remediate results.** Don't be afraid of the results from a penetration test or vulnerability assessment. Assessments aim to strengthen your approach, not to serve as a pass/fail benchmark. Your institution should analyze the results and remediate any issues for optimal effectiveness. Remediating any issues or critical vulnerabilities after an assessment is a key step in preventing bad actors from exploiting your weaknesses.

3. **Prioritize cybersecurity education.** Since cybersecurity is a business issue, employees outside the IT department play an important role in cybersecurity. From loan officers to tellers, employees have access to a myriad of systems and are potential targets as a result. While employees don't have to be cybersecurity experts, it is still beneficial to practice good security hygiene. This is also a cost-effective measure, as the cost of educating users will almost always be less than the cost of dealing with a breach.

Hackers often rely on weak passwords or phishing attacks to gain system access, but educating your users on the latest tactics and common social engineering schemes—and how to report them when spotted—helps mitigate your risk of a successful attack. Ensure your employees and customers remain vigilant when they receive an unexpected email with an urgent message that includes a strange link or attachment, as this is a common hacker tactic.

4. **Implement multi-factor authentication.** One way to encourage hackers to move on to a different target is making it as difficult as possible to carry out their objective, which is often account access. Multi-factor authentication (MFA) is an excellent way to discourage hackers, as it requires more than a username and password to obtain account access. This additional information can include a token, text message, email or biometric data such as a face scan or fingerprint. Not only should employees use MFA when accessing your systems and network, but your institution should encourage customers to enable this control on their financial accounts, email accounts and even social media.

5. **Implement patch management.** Most bad actors use tools that take advantage of your system vulnerabilities, so it's important to invest in routine vulnerability and patch management to shore up your defenses. If you remediate a vulnerability, bad actors don't have an easy way to exploit it and will likely move on to low-hanging fruit elsewhere. Further, good patch management minimizes surface area and attack exposure. While updating your patches can be resource-intensive, it is worth it in the long run.

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This approach includes encouraging employees to update software, operating systems, applications, etc. to mitigate the risk of hackers taking advantage of any vulnerabilities.

6. **Assess your risk.** If done properly, risk assessments are a key component of a cybersecurity plan. A risk assessment helps an organization identify and manage financial, operational and other risks associated with internal and external incidents. And proper risk assessments should be more than filling out a spreadsheet; they're about the lessons learned along the way as you produce it. During this assessment, you should identify assets you need to protect and understand how controls in place work together. The resulting document should help you prioritize your limited resources.
7. **Involve your leaders.** Cybersecurity involvement should not be limited to your IT department. Since this issue touches nearly every part of your bank, it's important to have board and senior management involvement. Senior management should be invested in understanding cybersecurity threats and have enough familiarity with the topic to ask credible questions to IT leaders. Further, they should serve as advocates for your cybersecurity plan and reinforce the importance of education and training at all levels.

When determining the appropriate cybersecurity investment, leaders should consider your institution's individual objectives, risk assessment and risk appetite—or a representation of how much risk an institution is willing to accept. As an integral component of a holistic approach to IT, security and compliance, IT governance ensures that an institution's technology and business objectives support its larger strategies.

Finding the Vulnerabilities before Cyber Criminals

With evolving threats and opportunistic hackers, investing in cybersecurity for your institution should be a priority. Tools like penetration tests and vulnerability assessments should be components of your larger cybersecurity strategy and help you stay ahead of cyber criminals.

Tyler Leet serves as director of Risk and Compliance Services for CSI's Regulatory Compliance Group. With over 20 years of experience in the information security, risk and compliance industries, Tyler oversees and participates in the development and maintenance of the risk and compliance-related services conducted for a wide variety of financial institutions and organizations.

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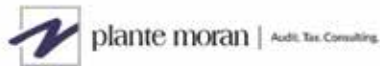
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Salary Transparency in Job Postings

by Strategic Services Group

The importance of pay transparency is on the rise as more organizations now include salary ranges in their job postings. Recent research from Payscale indicates a significant increase in employers adopting this practice, with the percentage of job postings featuring pay ranges jumping from 22% to 45% in 2022.

Promoting pay transparency is not just a trend; it's a strategic move for employers. It helps them attract top talent and demonstrate their commitment to fair compensation practices. A recent SHRM survey found that employers reported receiving more and better-qualified applications to their posts when pay ranges were included. This momentum behind pay transparency is driven by a combination of factors, including employee demand and legislative requirements in various states and cities.

The introduction of federal legislation underscores the significance of including salary ranges in job advertisements. Social pressures also play a role in this shift, with platforms like TikTok and voices from Gen Z advocating for more open conversations about pay. The growing emphasis on pay transparency makes it a priority for employers to take proactive steps.

Here are some tips to foster a transparent compensation culture:

1. State the salary range clearly.

When crafting job ads, provide a specific salary range that accurately reflects the compensation for the position. Avoid vague language like "competitive salary" or "negotiable."

2. Provide context for the salary range.

Alongside the salary range, offer additional information to help candidates better understand the compensation structure. Explain factors influencing the final salary, such as experience level, education, or job responsibilities. This transparency empowers candidates to make informed decisions and manage their expectations.

3. Maintain consistency and proactive communications.

Ensure consistency in communicating the salary range throughout the recruitment process. Be proactive in addressing any questions or concerns candidates may have regarding compensation. Encourage open dialogue and provide opportunities for candidates to discuss the salary range and negotiate within the parameters provided.

This level of transparency builds trust and creates a positive candidate experience. While employers may have concerns about the administrative aspects and potential limitations of disclosing salaries, it's vital to recognize the profound impact of pay transparency on trust and competitiveness. Companies that embrace this practice may gain a competitive advantage by fostering trust with candidates. In an era where employees increasingly seek organizations that value their contributions and promote pay equity, embracing pay transparency is a strategic move. It not only attracts top talent but also helps in retaining and engaging employees in the long run.



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CBI Expands Relationship into Georgia

Community Banking Initiatives (CBI, LLC) – East Lansing, MI – CBI, LLC is pleased to announce that our network of state associations is expanding with the addition of the Community Bankers Association of Georgia joining CBI, LLC network. The expansion will enable our CBI preferred partners, offering best in class products and services, the ability to increase their geographical footprint to Georgia community banks.

“CBI LLC continues to respond to the needs of our shared community banking industry by engaging state association partners for the strength and stability of our industry. State trade associations have long served as catalysts for community banks to seek value and find strength in numbers. The addition of the Community Bankers Association of Georgia to our shared network further strengthens the depth of resources for all community bankers looking for solutions to an accelerating and ever-changing financial landscape” stated Aza Bitteringer Jr., President and CEO of the Community Bankers Association of Ohio (CBAO), Kate Angles, COO of Community Bankers of Michigan (CBM), and members of CBI LLC.

John McNair, President and CEO, Community Bankers Association of Georgia added, “On behalf of the CBA of Georgia Member Services Committee and Board of Directors, I am pleased to announce that CBA of Georgia has officially partnered with the Community Banking Initiatives program offered by the Community Bankers Association of Ohio and the Community Bankers of Michigan. Through the power of aggregation, community bankers in Georgia will now have access to several new products, services, and educational offerings. In light of the changing industry dynamics, it is important for state banking associations to come together and partner in joint programs and functions such as Community Banking Initiatives.”

About Community Banking Initiatives, LLC Community Banking Initiatives was created in 2007 as a joint venture between the Community Bankers of Michigan and the Community Bankers Association of Ohio. CBI, LLC is comprised of 15+ community bankers and association executives. The mission is to enable and equip independent community banking associations, and thereby community banks with access to industry-leading programs and partners. This is accomplished by developing relationships and partnerships with like-minded industry stakeholders who are committed to serving and advocating for the independence of community banks.

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CBM's networking forums meet multiple times per year where individuals with shared interests in a specific banking field gather to share information, ask questions, and connect. CBM forums serve as a valuable resource for banking professionals to learn about the latest trends and developments in the community banking industry.



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November 3, 2023 and January 25, 2024



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Connecting IT minds for a smarter tomorrow

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December 7, 2023



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Managing risk, securing the financial future of our customers

Come together with other community bank risk management professionals to discuss, share and learn about best practices, strategies, and tools for identifying, assessing, mitigating, and managing risks.

February 15, 2024



CONSUMER LENDING FORUM

Empowering your financial journey, one loan at a time

Network and collaborate with peers to identify best practices, stay on top of emerging lending issues, and discuss support tools/software.

April 4, 2024



HUMAN RESOURCES FORUM

Building better workplaces through HR collaboration

Build relationships and network with other community banking HR professionals to share knowledge, experiences and best practices. Explore new ideas and trends from your peers, industry experts and consultants.

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NOVEMBER 2, 2023**

**We Have a Compliance
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**Michigan Bank Directors' College &
Regulatory Round Table**

March 7, 2024

The Henry Center, Lansing

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EVENT	2023/2024 DATE	LOCATION
Emerging Leader II	November 1	CBM Office, East Lansing
Branch Leader Fundamentals II	November 2	CBM Office, East Lansing
Community Bankers for Compliance IV	November 2	The Henry Center, Lansing
Midwest AG Conference	November 2	Virtual Event
CFO Leadership Network	November 3	CBM Office, East Lansing
Retail Banking Forum	November 8	CBM Office, East Lansing
Credit Analyst Certification III	November 28-29	CBM Office, East Lansing
IT Forum	December 7	CBM Office, East Lansing
Economic Outlook Summit	January 12, 2024	The Henry Center, Lansing
CFO Leadership Forum	January 25, 2024	CBM Office, East Lansing
Risk/Fraud Forum	February 15, 2024	CBM Office, East Lansing
Folds of Honor Dinner	February 24, 2024	Noto's, Grand Rapids
Michigan Bank Directors' College	March 7, 2024	The Henry Center, Lansing
Emerging Leader III	March 12, 2024	CBM Office, East Lansing
CBC I	March 14, 2024	CBM Office, East Lansing & Virtual
ICBA LIVE	March 14-17, 2024	Orlando, Florida

schedule subject to change

Save the Date!

Economic Outlook Summit

Friday, January 12, 2024
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community connections

ChoiceOne Bank Board Member John Essex Nominated Notable West Michigan Leader in Commercial Real Estate

Sparta, MI – The Boards of Directors of ChoiceOne Financial Services, Inc. (NASDAQ: COFS) (“ChoiceOne”), and ChoiceOne Bank congratulate Bruce John (John) Essex Jr. on his nomination to Crain’s Grand Rapids Business Notable West Michigan Leaders in Commercial Real Estate in 2023.

“It’s a pleasure to congratulate John for being selected as a 2023 Notable West Michigan Leader in Commercial Real Estate by Crain’s Grand Rapids Business,” said ChoiceOne CEO Kelly Potes. “As a board member of our Bank, it’s very exciting for John to receive this honor especially as we are celebrating our 125th Anniversary this year. John is an expert in his field and a prominent business leader in our communities.”



John Essex Jr.

Essex is Principal of Port City Ventures and Core Reality Partners. He was selected for his commitment and passion for the community of Muskegon, investing in the rehabilitation and development of multiple vacant properties without tenant commitment. He co-founded Core Realty Partners, one of Muskegon’s most active residential and commercial real estate firms and invested in and developed numerous properties in the downtown area.

He also purchased his father’s manufacturing business, Port City Group, an integrated manufacturer of aluminum castings, plastics, and assemblies, and grew it into the largest privately owned employer in Muskegon County. Upon the sale of the business in 2015, Essex invested his proceeds in the development of downtown Muskegon.

“Essex earned a Bachelor of Science from Michigan State University, East Lansing. Active in his community and profession, Essex also sits on the boards of Beacon Recycling, Eagle Alloy, and Cascade Die Casting Group. He is also involved with Kids’ Food Basket, Muskegon County Community Foundation, and Boys and Girls Club of Muskegon.

Kalamazoo County State Bank Promotes Makenzie (Kenzie) Cail

Schoolcraft, MI – Kalamazoo County State Bank (KCSB) is pleased to announce the promotion of Vicksburg Branch Manager Makenzie (Kenzie) Cail to an Officer of the Bank.



Makenzie Cail

“It is a pleasure to announce the promotion of Kenzie to an Officer of our Bank,” said KCSB President and CEO Scott Hines. “Kenzie embodies what we expect of a bank officer which includes a keen understanding of our customers’ needs, our products and services and the culture of our Bank. She excels in leadership, communication skills and community service. These qualities are essential as we continue to grow our local community bank.”

Cail was promoted to Vicksburg Branch Manager in 2021. She joined KCSB in 2017 as a Part-Time Teller while still in school. Later that year, she began her full-time career with KCSB as a Personal Banker where her skill for understanding her customers’ needs along with the services available to help fulfill those needs quickly became apparent. Cail was awarded Employee of the Year in 2018.

Graduating from Schoolcraft High School, Cail attended Kalamazoo Valley Community College (KVCC) for general studies. She participates in the KCSB’s Volunteer Committee and generously gives her time volunteering in community activities such as organizing drives and galvanizing staff to help with volunteer events in Vicksburg.

community connections

Thumb Bank & Trust Announces Promotions

Pigeon, MI – Thumb Bank & Trust is proud to announce the following promotions.



Debbie Deering

Debbie Deering has been promoted to Executive Vice President, Human Resources/Information Technology/Operations. Debbie has been with the bank for twenty-five years. Debbie began her banking career as a Customer Service Representative and has held numerous roles during her time with the bank. In her current role she oversees the bank's Human Resources, Information Technology, and Operations Departments. Debbie is a member of the Pigeon Rotary Club.

Jennifer Booms was promoted to Senior Vice President, Credit & Loan Administration Manager. Jennifer began her career with the bank seven years ago as a Credit Analyst. In her current position Jennifer manages the bank's Credit and Loan Administration Departments. Jennifer has a Bachelor of Business Administration degree from Saginaw Valley State University and is a graduate of the Midwest Agricultural Banking School. She enjoys volunteering at various community events on behalf of the bank.



Jennifer Booms



Matt Ross

Matt Ross has been promoted to Senior Vice President, Senior Agricultural Lender. Matt joined the bank in 2012 as an Agricultural Lender. He has played a key role in the growth of the bank's agricultural loan portfolio and manages the bank's Agricultural Lending Department. Matt is a graduate of Michigan State University and a graduate of the Midwest Agricultural Banking School. He currently serves on the Cooperative Elevator Board and is the Secretary at Cass City Missionary Church.

Edith Thompson was promoted to Senior Vice President, Information Technology Officer. Edith has been with the bank for over thirty-three years. She has held roles in bookkeeping, customer service and data processing prior to the Information Technology Department. In her current role Edith manages the Information Technology Department. She has a Bachelor of Business Administration degree with emphasis in management and marketing from Olivet Nazarene University. Edith is a member of Lakeport Wesleyan Church and has served as a Board Member and Secretary.



Edith Thompson



Joanne Wills

Joanne Wills has been promoted to Vice President, Compliance and CRA Officer. Joanne has been with the bank for three years and has been in banking for thirty-one years. Joanne is a Certified Regulatory Compliance Manager, Certified Community Bank Compliance Officer, and Certified BSA/AML Professional. Joanne is also a member of the Thumb & Blue Water CRA Association.

community connections

Kalamazoo County State Bank CEO Scott Hines Celebrates 20th Anniversary

Schoolcraft, MI – Kalamazoo County State Bank (KCSB) is pleased to announce President and Chief Executive Officer D. Scott Hines is celebrating his 20th Anniversary at the same time the Bank marks its 115th Anniversary as a community bank.



Scott Hines

“It’s hard to believe that I have been in banking for 36 years,” said Hines. “It seems like a short time ago, but now 20 years have passed since talking with then CEO Jim MacPhee about a possible move to KCSB. I had been working for First National Bank of Three Rivers for 16 years and had worked my way to Senior Vice President and Chief Financial Officer. Jim and I discussed working for KCSB, and shortly after, I started my new career at KCSB in August of 2003. I soon realized that the move to KCSB was the right job move for me.”

Hines was promoted to President of KCSB in 2015 and President and CEO in 2016. “It’s been a fun and challenging 7½ years as KCSB President and CEO,” said Hines. “Since taking over as President and CEO, the Bank has grown by about 35% with assets holding steady around \$125 million. We came through the COVID pandemic in good shape, and we are now working our way through this inflationary period in which we have seen the quickest interest rate increases in over 40 years. Banking has been a wonderful career for me. It is satisfying to help so many people meet their financial goals, whether that be business owners or consumer customers.”

Hines has a Master of Business Administration (MBA) in Finance from Western Michigan University, Kalamazoo, and a Bachelor of Science in Business Administration from Olivet Nazarene University, Bourbonnais, Illinois.

Outside KCSB, Hines is active in the Community Bankers of Michigan, where he will serve as the Chairperson for the organization in 2026. He is also active with the Independent Community Bankers of America and serves on their Political Action Committee.

In the community, Hines sits on the Board of the Schoolcraft Downtown Development Authority. He was also a past long-time member of Rotary and Jaycees and past Board member and Treasurer of his church.

“I look forward to the next five years at KCSB as we celebrate our 120th anniversary and I celebrate my silver anniversary of employment,” concluded Hines. “I appreciate the Board of Directors, our employees, our customers and the communities of Schoolcraft, Vicksburg, and Mattawan for all the support they give to their local community bank.”

County National Bank Announces Addition of Laura Planeta as Branch Officer

Hillsdale, MI – Joe R. Williams, President and CEO of County National Bank (“CNB”), is pleased to announce the hiring of Laura Planeta as the Branch Officer of CNB’s Jackson St. office in downtown Jackson.

Laura comes to CNB with 13 years of industry experience, having held multiple positions in management and leadership. She holds a bachelor’s degree in Organizational Management from Spring Arbor University (“SAU”), as well as a master’s degree in Business Administration with a concentration in Finance from SAU.

Laura is excited to join CNB and looking forward to serving our clients and communities in the best ways possible.



Laura Planeta

community connections

ChoiceOne Bank Promotes Timothy Winkels, Welcomes Rick Chown, Dave Stahl

Sparta, MI – ChoiceOne Financial Services, Inc., and ChoiceOne Bank (NASDAQ: COFS) (“ChoiceOne”) are pleased to announce the promotion of Timothy Winkels to Assistant Vice President, Commercial Loan Workout Officer and welcome Rick Chown, Vice President of Commercial and Medical Loan Officer and Dave Stahl, Grand Rapids Branch Manager and Officer.



Timothy Winkels

“It is a pleasure to congratulate Tim on his promotion to Assistant Vice President and to welcome Rick and Dave to our ChoiceOne teams,” said ChoiceOne CEO Kelly Potes. “As we celebrate our 125th Anniversary this year, we are focused on broadening our levels of service and expertise to fulfill our mission to provide superior service, quality advice and show our utmost respect to everyone we meet. These bankers are key to helping us grow our community bank franchise and maintain our vision to be the best bank in Michigan.”

Timothy Winkels, Assistant Vice President, Commercial Loan Workout Officer – West Market, joined ChoiceOne in 2020 with over 20 years of experience in consumer and commercial loan credit and collections in banking and captive finance.

Winkels has a Master of Business Administration (MBA) from Baker College, Flint, and a Bachelor of Science from Western Michigan University, Kalamazoo. He is a member of the Trust Board for his church.

Rick Chown, Vice President of Commercial and Medical Loan Officer – East Market, rejoins ChoiceOne with over 30 years of experience in finance and commercial lending. Over the last 21 years, Chown has focused his career in commercial, medical and healthcare banking. He was instrumental in developing the Medical Banking program for ChoiceOne when he was previously employed with the organization between 2016 and 2021.



Rick Chown

A graduate of the University of Michigan, Ann Arbor, Chown has a Bachelor of Science in Finance. He is active in his community as a member of the Metamora Lions Club and sits on the Board of Directors for Hometown Heroes of Michigan, Lapeer, which provides medical equipment to those in need.



Dave Stahl

Dave Stahl, Grand Rapids Branch Manager and Officer – West Market, joins ChoiceOne with nearly 20 years of banking experience ranging from Call Center management, Operations management and several positions in retail banking.

His most recent position was Branch Manager for a regional bank in the Grand Rapids market.

Stahl has a Bachelor of Arts in Entrepreneurship with a minor in Management from Central Michigan University, Mount Pleasant. He is also a volunteer with First Tee – West Michigan, Grand Rapids, which empowers kids and teens through the game of golf.

community connections

First National Bank of Michigan Announces Promotions

Kalamazoo, MI – First National Bank of Michigan (“FNBM”) announces promotions of Marcus Kole, Eric French, and Jerry Hinga.

“FNBM Board of Directors recently approved the promotions of Marcus, Eric and Jerry during the bank’s August board meeting,” said First National Bank of Michigan President and CEO Daniel Bitzer. “Each of these individuals has contributed to the success of our Bank, these promotions are well deserved.”

Marcus Kole, Commercial Relationship Manager, was promoted to Vice President. Kole joined First National Bank of Michigan in 2018. He has over 10 years of banking experience and holds a bachelor’s degree in business management and a master’s degree in athletic administration, both from Western Michigan University. Kole currently serves as a board member of Junior Achievement, previously coached basketball at K College, and Saint Mary’s college and served as a volunteer for the YMCA and United Way.



Marcus Kole



Eric French

Eric French, Branch Assistant at the downtown Kalamazoo branch was promoted to Officer. French joined First National Bank of Michigan in February of 2023. He has over 19 years of retail and commercial banking experience and holds a bachelor’s degree in accounting from Western Michigan University. French enjoys volunteering in his community serving as Treasurer for the Portage Girls Club Lacrosse team, coaching at the West Portage Little League, and regularly volunteering at the Portage elementary schools.

Jerry Hinga, Branch Assistant at the Woodbridge office was promoted to Officer. Hinga joined First National Bank of Michigan in 2016. He has over 35 years’ experience in banking, attended Kalamazoo Valley Community College and has completed several banking courses. Jerry serves on the Bank’s DEI committee.



Jerry Hinga

Isabella Bank Announces Promotion of Neumeyer to Branch Manager in Midland

Mount Pleasant, MI – Mike Williams, Market President at Isabella Bank, is pleased to announce the promotion of Christina Neumeyer to Branch Manager of their Midland West office. Christina will manage the daily operations of the branch, while servicing the retail lending needs of the Midland area.

“Christina has been a great addition to our East Region and we are excited to have her lead our Midland West branch. She has the knowledge and experience to help our customers and is passionate about building relationships within the community,” stated Williams.

Christina joined Isabella Bank in 2022, spending time at both our Downtown Saginaw and Saginaw State Street offices in retail customer service. She has over 20 years of experience in the banking industry, including 10 years of experience in management. Christina volunteers her time with Junior Achievement, Habitat for Humanity, Party on McCarty, and various animal rescue and welfare organizations. She previously served as a member on the Saginaw Township Soccer Association board, as well as volunteered as a soccer coach.



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community connections

Northstar Bank Celebrated Groundbreaking of New Location in Pittsfield Township, Michigan

Northstar Bank is excited to announce its recent groundbreaking for its newest location in Pittsfield Township, Michigan. The celebration took place on September 6 at the future site.

What will soon become a 15,030-square-foot building was formerly a vacant retail outlet. It will be transformed into Northstar Bank's first branch within the township and include retail services and a bank drive-thru on the first floor.

The innovative project is a significant achievement for Northstar Bank. It showcases the combined efforts of esteemed project partners, including construction manager Cunningham-Limp, Hobbs & Black, a renowned architectural firm, and Midwest Consulting, the project's Civil Engineer.

Debbie Cunningham, President and CEO of Northstar Bank, stated, "We are thrilled to celebrate the groundbreaking of our new location in Pittsfield Township. This event represents a significant milestone for us and highlights our commitment to expanding our services and enhancing accessibility for our valued customers."

News of the project has received an overwhelmingly positive response from the community. A representative from the Township expressed their support, stating:

"We're sincerely looking forward to this project. A community-style bank has been a long-awaited need, and it's great to witness Northstar Bank bringing it to fruition."

Cunningham-Limp, a renowned commercial real estate firm, has been an invaluable partner in bringing this project to fruition. Their dedication to quality and attention to detail have played a crucial role in ensuring that Northstar Bank's vision is seamlessly realized.

The collaborative efforts between Northstar Bank, Cunningham-Limp, and all parties involved exemplify a shared commitment to delivering outstanding projects that will serve the community for years to come.

Don Webb, Cunningham-Limp's Senior Project Manager for the project, stated, "We are excited to partner with Northstar Bank to bring positive change to communities. This project aligns perfectly with our mission to make a lasting impact, and we look forward to seeing the positive results it will bring."

The groundbreaking celebration brought together key stakeholders, project partners, community leaders, and representatives from Northstar Bank, marking the beginning of an exciting chapter for Northstar Bank in Pittsfield Township.



community connections

First National Bank & Trust of Iron River Makes Donation to West Iron County Schools

Iron River, MI – The Iron River branch of First National Bank & Trust is pleased to announce a donation to the West Iron County School District.

First National Bank & Trust Assistant Vice President Gary Scalcucci presented a donation check for \$11,880.92 to West Iron County Middle and High School Principal Mike Berutti and Stambaugh Elementary School Principal Heidi Priestley.

This donation is part of a quarterly donation commitment made by First National Bank & Trust to the school system.



(L-R): Heidi Priestley, Stambaugh Elementary School Principal; Mike Berutti, West Iron County Middle and High School Principal; Gary Scalcucci, First National Bank & Trust

Huron Valley State Bank Donates Over 25 Bags of Shoes

Milford, MI – Huron Valley State Bank's Green Team is proud to announce the overwhelming success of its recent shoe drive, which saw the collection of 25 bags of shoes. These shoes will be routed through the partnership with a local Milford business, For Feet's Sake, who will distribute them directly to Community Sharing for families in need in the community and to Soles for Souls, a non-profit organization dedicated to providing footwear to those in need around the world.

The shoe drive ran from August 18 through August 31st. Collection bins were located inside the branches and the Financial Center throughout the duration of the program. Shoes were also collected during the Bank's annual Shredding Day event on Saturday, August 19th. The program was organized by the Bank's Green Team as part of its ongoing commitment to giving back to the community and promoting environmentally-friendly practices.

"We are pleased with the response to our shoe drive," said Lori Gray, Chairperson of the Green Team. "Our community has once again demonstrated its generosity and compassion by contributing to this initiative. Thanks to the hard work and dedication of our team members and the support of our customers and neighbors, we were able to collect 25 bags of shoes that will directly benefit those in need."

"No shoe will go unused," said Traci Goodnough, Owner of For Feet's Sake. "The collected shoes will find their way to those who need them most, first in our local community and then around the world. Every part of the shoe can be reused and repurposed and put to good use." The Bank's Green Team was formed in 2022 and is dedicated to implementing environmentally friendly practices within the Bank by advocating for sustainability and taking actions that reduce the environmental impact of the bank and community. The team has reduced the amount of paper utilized within the bank, organized a park clean up on Earth Day, and several bank wide collections.



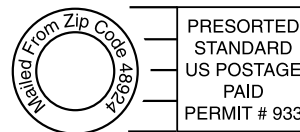


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