

THE OFFICIAL NEWSLETTER OF COMMUNITY BANKERS OF MICHIGAN • 2023 • Issue 3

COMMUNITY spirit





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officers + directors 2022-2023

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president's corner

Well things seem to have stabilized a bit in the banking industry. The Federal Reserve just decided to pass on raising interest rates. A pause for the economic cause is welcome news for Michigan banks. We just finished a CEO Forum and a Chief Lending Officer Forum, and it is clear loan demand has slowed down. The big banks have pulled in their horns and are cutting back on lending and commercial clients are easing off on spending. The CUs are still doing crazy things but even some of them are starting to tighten lending terms. Greenstone's pricing is currently uncompetitive, so community banks are winning deals in the agriculture space again. Certain Michigan banks are looking to sell loans to other banks and if your bank is interested in buying loans give me a call and we will get you paired with banks that are looking to sell loans or do participations.

Credit quality indicators are still pretty solid but office vacancies and rental rates for office space are showing signs of stress. Here in Lansing the office vacancy rate in the downtown market is nearly 27% and in parts of the Lansing market vacancy rates are already well over 30%. This is an ominous sign for the future. Kate just completed an office rent survey for the Lansing market and lease rates for office space have plummeted. Lansing is providing us with a fast forward look into the future for a number of metro markets around the state. The State of Michigan cancelled a lot of office leases downtown during the pandemic. They had always had an early out clause with 90-120 days' notice, but they never used it. They did not need the space as state employees were mostly working from home and early on, they did not know how COVID would impact state budgets, so they cancelled a large number of leases early. The bottom line is Lansing, our state capital, has a really bad problem that is going to get a lot worse. This happened sooner than it naturally would have because of the early out clauses in leases but it likely portends what our industry will face with office buildings in the next 12-18 months in many markets across the state. Now is the time to reach out to your office building loan clients and have serious discussions about what lies ahead for your market and their property. Getting in front of these issues is a better approach for your bank. Do not wait until renewal to find out your loan no longer cash flows – or will not when a few more tenants have their lease expire. Renewing a loan early and shoring up guarantees or secondary sources of payment or asking for additional equity may be a good strategy to avoid problems down

the road. The CBM is taking a leadership role with other civic and business leaders to try to chart a new course for the Lansing market. If we do not come up with new master plans for districts and repurpose significant properties, our state capital may soon become a ghost town. We are getting our meetings started next week. Anything I learn which can help in other Michigan markets I will share with you so you can get ahead of this in your market. Please share with us anything you or civic leaders in your market are doing to help repurpose office space or to make your downtown more attractive for prospective office building tenants or to convert office use space into residential or other specific uses.



Michael J. Tierney
CBM President & CEO

The big out-of-state banks are at it again! Looks like some of them are spreading the word with muni treasurers that keeping funds in community banks is not safe. Whoever still thinks we are one united banking industry is living in another dimension. The big banks need liquidity – you have it – and they want it. You are not their ally, and you are not their enemy – but you are a competitor for funds they need, and they will do or say just about anything to knock you out of the race. The big banks said no to state and local governments when they had excess COVID relief funds they wanted to deposit because the big banks were flush with cash. The muni treasurers looked to community banks to take the money since the big guys said no thanks to COVID relief funds. Michigan community banks rose to the call again providing a safe haven for our local municipalities to deposit their funds – even though your bank was flush with liquidity, and you did not need the funds either. These are your community organizations, and you felt the obligation to serve them when they needed help. It is what community banking is all about and what sets you apart. Please keep reminding these treasurers because the big banks want the money now and they are sowing seeds of doubt about uninsured muni deposit balances with community banks. We have been involved with one of our banks where a big out-of-state bank really worked the local treasurers over, creating fear about the safety of the deposits if a community bank should get into trouble in a recession. They are using the too big to

fail argument to tout their safety that unfortunately the Treasury Department handed to them with the recent bank failures. The valiant community bank made great efforts to retain the client funds, however they did run into a partial roadblock at the FDIC. The CBM is now assisting to try to help create process and procedure improvements at the FDIC for determining the exact levels of coverage for all types of muni accounts. This is a sticky wicket – the regulations are not clear, and we have learned only one section of the FDIC can get you a straight answer due to the complexity of muni funds and FDIC insurance regulations. They need to revamp their procedures because they are onerous, and they are not client or bank friendly at the moment. We will stay on this, trying to help create process improvements for all banks. In the meantime – assume your municipal deposits will be under attack. Be proactive and reach out to make the case for keeping their funds with your bank. We will get talking points out on this so you can be prepared, and we will work to educate municipal treasurers, so they understand their funds are completely safe in your community bank.

Speaking of the FDIC – what a great win for Michigan banks when they decided to leave your bank out of the increased deposit insurance assessments. We were thrilled to be partnered with the ICBA and the other ICBA linked independent state associations who weighed in on your behalf and impacted the final decision. We wrote a very straight forward letter on the subject, and I shared our letter with a number of other ICBA aligned organizations so they could weigh in on behalf of their banks. Working with the ICBA on this and being part of getting this monumental win for community banks is certainly one of the highlights of my career. This is a huge win for your bank and will save the average Michigan community bank hundreds of thousands of dollars over the next few years.

We had a group of 20 Michigan bankers in Washington D.C. for the ICBA Capital Summit in May. It was one of our larger contingents of community bank CEOs and we met with every Michigan Senator and Congressman except one. We delivered strong messages on the importance of community banks and how persistent and resilient they are. Our voices were heard, and it was a very productive visit. By the way, you will see in this magazine that our theme for this year's convention is: Community Banking; Persistent – Resilient. What a coincidence that we delivered the

same message on Capitol Hill!! The interest level of our Senators, Congressmen and Congresswomen and their staff members was as high as I have seen in decades of going to Washington D.C. The big bank failures have gotten the attention of everyone in Washington D.C. This is good as long as they continue to understand that community banks are not the problem and are not putting the system at risk. One of the visits was one I will not soon forget. I'd never had such a fun visit with bankers and a congressman, but what happens in D.C. stays in D.C. Maybe I will spill the beans at the bourbon bar at this year's convention – so be there for a pretty good story. There are plenty of legislative priorities as we gear up for the next presidential election cycle in 2024 and your support of the CBM PAC will be critical in helping us shape the future of our country and our state. This will be a consequential election and we can make a difference with your full support.

We just finished our second annual golf outing at American Dunes to support the Michigan Chapter of Folds of Honor and to assist them with their mission to help Michigan military families who sacrificed for our country. It was great event and American Dunes is a national treasure right here in our home state. Chad Moyer was the dinner speaker representing Folds of Honor. He served a couple tours of duty in Iraq and Afghanistan with the Oklahoma National Guard. He was awarded the Purple Heart for his service in Afghanistan where he often came under heavy enemy fire. Chad is also a police officer, and Folds of Honor started honoring the families of first responders in addition to military families last year. Chad checked both boxes. I was honored to play our “Most Heroic Round of Golf” with Chad and his wife Kim who is a bank president in Oklahoma. She felt right at home with all the Michigan community bankers. Little did we know that when we returned to the Spring Lake Holiday Inn after our event that we would run into 24 military pilots from around the country who were in town to visit American Dunes. Pilots they served with are honored at the course. They were predominantly retired F16 pilots – yes, the same jet Lt. Col. Dan Rooney, the founder of Folds of Honor flew. In fact, I met two of his former flight instructors whose call names were Duke and Dukeboy. They were instructors in the group that helped Dan learn to fly and make a positive impact in the lives of others. They were playing American Dunes the next day, June 13th, a very important number for service members and Folds of

(continued on next page)

president's corner

(continued from previous page)

Honor. There are 13 folds in the flags that are presented to the loved ones when a service member is killed in action. We were honored to have been able to play on June 13th for our 1st outing last year and are happy that these former American military flying aces got to do it this year. We hope you can join us next year! You will find it a great way to support Folds of Honor, network with fellow community banking heroes, and play a Jack Nicklaus course that is getting better every year.

Speaking of great golf – our annual banking event in the Upper Peninsula is July 18th and 19th. This event has grown every year and has become one of my personal favorite events. We have more and more trolls, bankers and associate members from below the bridge, attending the event each year. This year we already have record attendance guaranteed with early sign-ups but there is still room. Let's make this the largest banking event in the U.P. in years – we might already be there. I can tell you this – the reason the event has grown so much is that everyone who has ever attended never wants to miss it. We kick things off with golf and dinner at Greywalls on July 18th followed by great presentations at the Northern Center on the campus of NMU in Marquette on July 19th. Greywalls is a great test of golf and a beautiful course cut through solid rock with spectacular views of Lake Superior. Our dinners and evening receptions are some of the most fun events you will attend. The CBM Board is attending this year so they would love to see you there. Please join us this year – you will be glad you did.

There is one other golf outing for your calendars this summer – the Jim MacPhee Memorial golf outing at The Medalist Golf Club in Marshall, Michigan on Friday, August 11th. All proceeds will be used to help develop the next generation of Michigan community bank leaders as strong advocates for our industry much like Jim was. Sign-up details can be found in this magazine, on the website, or by calling the CBM.

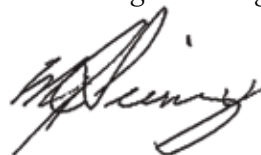
The CBM provides many kinds of training and forums for your team so be sure they are taking advantage of the programs we offer to help develop your team members. We have had over 912 bankers and associate members attend CBM events and forums this year and we are only halfway through. We just completed our Cybersecurity and Fraud Conference in Mt. Pleasant, and it was excellent. The CBM is committed to helping your bank gain the tools and knowledge to

limit fraud losses for the bank and for your clients. Our credit analyst training program is moving into its last segment. There was more demand for this training than we could accommodate so we will be running another credit analyst training program in the fall. If you will be hiring credit analysts in June, July or August be sure to reserve a spot for them now. You do not have to have the person's name to reserve a spot in the class. Our award-winning Community Bankers for Compliance Program (CBC) is going to be even more important for your bank in tough economic times. Compliance will take on added significance as regulators will be looking for any and every issue at your bank. More than half of the banks in Michigan are in the program – banks with \$50 million in assets to the largest banks in the state – your bank should be a member of CBC too. These are just three examples of the hundreds of training sessions, forums and webinars provided by the CBM for your bankers. Make sure you are getting all the value you can from your CBM membership by signing your employees up for programs that will help advance them in their careers.

The granddaddy of them all – the largest banking event in Michigan – the CBM Convention & Expo will be held as it is every year at the Grand Traverse Resort from September 13th to the 15th. The resort just completed a \$10 million dollar upgrade to the hotel rooms, and we are excited to welcome you to the newly refurbished resort. You can and should sign up now as we always run out of rooms when it gets close to the convention. We have a great line up of speakers for you again this year. We will be laying the groundwork at this convention for the big 50th Anniversary celebration of the founding of the CBM at next year's convention.

We have welcomed a number of new partners as associate members of the CBM like we do every month. Please take a look at what they have to offer and how they can benefit your bank. Our associate members offer the best solutions to the issues your bank faces. They are strategic partners with the CBM and share our mission of helping improve the success of every Michigan bank.

Enjoy your summer and hope to see you at the U.P. event, the Jim MacPhee golf outing, and the annual convention!!!!



Flourish

By Rebeca Romero Rainey, President and CEO of ICBA

“Our success lies in the things we don’t have to do.”

Earlier this year, I attended the Independent Bankers Association of Texas (IBAT) EDGE event, and when Hazem Ahmed, the chairman of the IBAT Education Foundation, uttered those words, I sat up and took notice.

That’s because as leaders, this sentiment resonates as we consider the future of our banks and our communities. What are we doing outside of our daily operations to support the next generation? How are we bringing our teams along with us? In short, what are we doing that we don’t have to do to create continuity and lasting success?

“Preparing for the future is not as much about filling a particular job description as it is about creating a conscious path for our banks and communities.”

This concept really rears its head when we consider succession planning. As we think about who will fill our shoes, we need to recognize that preparing for the future is not as much about filling a particular job description as it is about creating a conscious path for our banks and communities. To paraphrase immediate past chairman Brad Bolton, we aren’t just building bank leaders, we’re cultivating community continuators.

That goes beyond running the bank. So, when we look at staff development, our focus cannot be solely on that new role or title. It needs to address how what we’re doing today will prepare and grow them for the future. It takes conscious planning and preparation, extending further than development plans to inspire our teams to want to be the next community continuators.

When I speak on this topic, I often ask for a show of hands in the room of how many people have identified their successor. A fair number of hands rise. Then I ask, “Does that individual have any clue what you’re thinking?” The chuckles I get from that follow-up are fascinating. All too often, we’ve decided this person could do the job, but we’re not telling them.

We have to have these conversations and let people know that they have great potential, because our careers are journeys, not destinations. While we can’t guarantee what the future holds, we can share our vision and provide that individual with a sense of purpose and an inspiration for what their role could become.



Rebeca Romero Rainey
President and CEO
of ICBA

So, as you read and reflect on leadership in this month’s issue of the Independent Banker, I encourage you to ask yourself what more you could do to launch the next generation of community continuators. I’m betting you’ll come up with a few new ideas, and chances are that these “unrequired” actions are a key to your bank’s continued success.

Where I’ll be this month

I’ll be attending the annual meetings of the Wyoming Bankers Association and the Florida Bankers Association and sharing more about the importance of cultivating community continuators.



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From the Top

By Derek B. Williams, Chairman of ICBA

Community banks are the financial center of our communities, and we're invaluable to the success of those we serve. But we can't take our eyes off the ball and let that prominent position elevate our sense of importance. Community banks want and need to be approachable, to ensure our customers and communities feel comfortable and at home with us.

Because a true leader is one who doesn't seek to lead but rather leads by example, by giving back. For community banks, it's not about the position, authority or power, but about what we can do for others. That's how we set ourselves apart in our communities: We focus on giving, not taking; on serving, not being served.

“In an industry overwhelmed with financial performance and earnings, community banks shine by focusing on what matters: the people and communities they serve.”

This life lesson of humility and service has been demonstrated for me as far back as I can recall, and it has driven me to where I am today. I grew up in a very small town, and my dad was the premier homebuilder for our community. He was well known, was often asked to take on leadership roles, and as young builders emerged, they looked to him as a mentor. He helped them learn and grow—even though they were competing with him for work. The future of our community was more important to him than any specific job or project, and he believed in helping others to better themselves: the hallmark of a true leader.

That selfless approach of focusing on the greater good was tremendously inspiring to me as a young man. I learned you don't necessarily set out to lead. You lead because you provide an example that someone wants to follow.

That responsibility never ends. It's not a part-time job; it's a way of being that makes all the difference. You're always growing, evolving and working to do better and

be better. Every great leader has a mentor to follow, to help them become the next best version of themselves.

It's why I'm so proud to be a community banker today. In an industry overwhelmed with financial performance and earnings, community banks shine by focusing on what matters: the people and communities they serve. We have been through all kinds of economic cycles, both ups and downs. Our banking model responds to the changing environment and adapts to support new demands.

Because that's what leaders do: They stand strong for those they serve. From that perspective, I can confidently say community banks are poised for continued success. Our focus is on people, and that approach will always prevail.



Derek B. Williams
ICBA Chairman

Quote of the month

“Someone's sitting in the shade today because someone planted a tree a long time ago.”

— Warren Buffett, investor

Connect with Derek @DerekBWilliams





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Blissfield State Bank Celebrates 150 years

On Saturday, May 20, 2023, there was quite a celebration in Blissfield, Michigan as Blissfield State Bank held a customer appreciation event to recognize their 150th year of operation. Blissfield was founded in 1873 and is the third oldest locally and independently owned bank in Michigan. Julie Goll, President and CEO has been with the bank for over 40 years and is also the first woman to hold the position.

The day was enjoyed by a large number from the community experiencing a wide variety of food truck options, Blissfield State Bank logo items, a petting zoo, games, firetrucks, and more. Congratulations to the entire team at the bank on a well-deserved day of recognition!



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Is Your Bank-Owned Insurance Agency Compliant?

Most financial institutions in Michigan, as well as across the country, have formed operating subsidiaries and licensed them for insurance. While these agencies have been in existence for some time, many have not been top of mind and the pandemic certainly did not help. Given the transparency at DIFS that exists to monitor compliance and ensure the subsidiaries are kept up to date, CBM recently launched an initiative for community banks with a licensed insurance subsidiary where I function as the designated responsible licensed producer (DRLP).

For banks with agencies not involved in the CBM initiative, there are some key legal and compliance areas that need to be reviewed.

A subsidiary conducting business in the state must be filed with LARA. Filing an annual report is required, and any changes to officers and directors needs to be disclosed. Typical operating agreements require annual meetings at which time officers and directors are added or removed as necessary. Changes in resident agents or resident agent's addresses must also be reported using form CSCL/CD-520.

Disclosures are also required to be filed with DIFS for the insurance subsidiary. Officers, directors, and any changes must be disclosed to them including changes with the DRLP. All bank employees that sell insurance must also be disclosed and added or deleted if needed. Agency insurance licenses are not required to be renewed in the State of Michigan.

Lack of compliance with many of these requirements can have consequences including cease and desist orders, fines, deactivation of the entity, and/or revocation of insurance licensing. If you have not revisited your insurance agency recently and are not sure if you are compliant, now is a good time. CBM and JLH can assist.

If your bank doesn't have an agency and would like to discuss setting one up, we can help your bank complete the process. There are various opportunities for revenue generation for the bank and an improved customer experience you may want to explore.

A few examples of how an agency can benefit your bank include offering insurance products via partnerships to customers, forming joint ventures with local insurance agencies, referring bank customers to a highly trusted local agency for such products as commercial insurance coverages, crop insurance, and estate based high-end life

insurance needs, direct marketing, life insurance, home warranties and much more. All these options increase the benefits for your customers!

The bottom line is this: A licensed insurance agency is low cost, easy to maintain, and can provide the platform for material levels of revenue while offering value-added customer and core bank-driven products.

We welcome the opportunity to have these discussions with you on assisting with ensuring your agency is compliant or getting one set up for your bank.

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.



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legislative spotlight

Community Bankers of Michigan Attend the ICBA Capital Summit

Last month, community bankers from across the state of Michigan joined their peers from throughout the country to head to Washington D.C. and discuss issues critical to the continued success of community banking. Joining the Community Bankers of Michigan, represented by Mike Tierney, Kate Angles and Nannette Lytle, were Robert Mendez, BankOnIt, Brian Reed, College Ave Student Loans and:

Dan Bitzer, First National Bank of Michigan
Shelly Brooks, Mayville State Bank
Mike Burke, ChoiceOne Bank
Mishelle Comstock, Shelby State Bank
Rich Hodgson, Charlevoix State Bank
Dimitrius Hutcherson, First Independence Bank
Mark Jansen, First State Bank
Darren LaLonde, Huron Valley State Bank

Dave Lamb, Oxford Bank
Jim North, First National Bank of St. Ignace
Doug Ouellette, Mercantile Bank
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Phil Ruggeri, First State Bank
David Williams, Upper Peninsula State Bank
Bob Wolak, State Savings Bank

The group met with 14 of our lawmakers in Washington D.C. lobbying on behalf of community banks and the fundamental differences there are with them and with larger, more complex systemically risky banks. Strong support for the Farm Bill, and the ACRE Act was shared, as was opposition for the small business loan application data collection and support for various bills to repeal and/or amend the reporting threshold. Other key topics included the opposition for the creation of a central bank digital currency and credit card routing mandates.

The timing of the summit aligned with Senate and House meetings and interviews with the recent failed bank executives, and followed the release earlier in May of the FDIC assessment proposal which exempts banks with under \$5 billion in uninsured deposits from paying for the losses of the recent bank failures. If this proposal remains as originally drafted no Michigan chartered bank would pay higher assessments.

Thank you to each banker and associate partner who took time out of their busy schedules to represent and support our great community banking industry. We look forward to having even more bankers attend the Summit in 2024 lobbying on behalf of every community bank in our great state!



legislative spotlight



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Isabella Bank Corporation Announces Executive Succession Plans CEO Evans to retire; Schwind elected CEO; McDonnell to become President

Mt. Pleasant, MI – Sarah R. Opperman, Chair of Isabella Bank Corporation, announced that Jae A. Evans will retire as President and Chief Executive Officer, effective January 2024.

The Board of Directors has elected Jerome E. Schwind, currently President of Isabella Bank, as the new President and CEO of Isabella Bank Corporation and CEO of Isabella Bank, effective January 2024. The Board also named Neil M. McDonnell, currently Chief Financial Officer, to replace Schwind as the Bank President at that time.

Evans has been CEO since January 2014. He will continue to leverage his 47 years of banking experience as a member of both the corporate and bank Boards of Directors. During his tenure as CEO, Evans has led the corporation to record earnings and assets, an expanded geographic footprint and new, state-of-the-art online banking services.

“Jae has been a strong, effective leader,” Opperman said. “We are thankful for his steady leadership, especially during the last several years of volatility in the economy and our industry. Isabella Bank has remained strong and grown through it all.”

The Bank has a robust succession planning process, investing in the development of leaders and employees throughout the organization. Opperman said the Board conducted a thorough review of the executive team and is confident in its outstanding leadership and experience.

“Jerome has been with Isabella Bank 24 years, and we are confident in his ability to guide our strategic direction as a preeminent, independent community bank,” Opperman said. “Likewise, Neil’s 30 years of banking experience and impressive leadership skills are widely respected.

“These appointments reflect the Board’s commitment to choose executives who possess the vision, experience and agility to best serve our customers and enhance shareholder value,” Opperman said. “The Board, Jae, Jerome and Neil all share an unwavering commitment to community banking.”

Evans has been with Isabella Bank 15 years, guiding the corporation beyond \$2 billion in assets, up from \$1.5 billion when he took the reins as CEO. Deposits climbed from \$1.04 billion to \$1.74 billion and loans rose from \$808 million to \$1.26 billion. Earnings per share went from \$0.38 to \$2.95.

Evans started as President of the Bank’s Greenville Division and then served as Chief Operations Officer before becoming CEO. While retiring was not an easy decision, he said Schwind, McDonnell and the full Isabella Bank team will do well in furthering the Bank’s 120-year history.

“Our success is a reflection of our customers, shareholders, the communities we serve and each of our nearly 400 employees who deliver quality service and customer support every day,” Evans said.

“It is incredibly rewarding to help individuals, families, businesses and communities reach milestones, weather challenges and excel,” he said. “We’ve certainly adapted our products and services to fit customers’ changing needs, yet it’s our core values and lasting, personal connections that differentiate Isabella Bank from its competitors.”

Schwind has been President of Isabella Bank since 2015, previously serving as its Executive Vice President and Chief Operations Officer, and Mecosta Division President. He has played an instrumental role in technology advancements and geographic expansion, which are key elements of the bank’s strategic plan. He also maintains a deep understanding of the seven counties served by the Bank’s 30 branches. Schwind also is Board Chair of the Michigan Bankers Association.

industry news + information

Two Michigan Community Bankers Make the ICBA's "40 Under 40" List

Two Michigan community bankers have made the ICBA's "40 Under 40" list for 2023. This year's program, sponsored by FIS, recognizes up-and-coming innovators, influencers, and civic servants that represent community banking excellence.

Janis Vanderputte of Shelby State Bank in Shelby and Max Anderson of Honor Bank in Traverse City were both named to the list.

Janis is a Vice President, Compliance Officer, and Information Security Officer at Shelby State Bank. As a member of the Education Committee for the Community Bankers of Michigan, Janis helps the CBM inform its members about banking and training best practices and works with the CBM team to suggest new training opportunities for Michigan community bankers. Vanderputte is a resource for many teams across the bank, she ensures staff and board members have ongoing training and information security awareness. Janis herself attends many programs administered by the CBM and is a longtime member of the CBM's Community Banker for Compliance (CBC) program presented by Young & Associates.



Janis states "As small business owners, my parents modeled a strong work ethic from an early age. They instilled in me the drive to make a difference, to do things that matter and to be accountable to myself and to others."



Max is an AVP and Commercial Lender and is deeply involved in the digital transformation of Honor Bank. He is part of the team behind the community bank's revamped mobile application, new electronic features and other products that will help the bank better serve its customers. "User interfaces are extremely important. People don't always remember what you told them, but they do remember how you made them feel," says Anderson. "We want them to be happy because banking with us was quick and easy and convenient," he adds.

When asked his leadership philosophy Max responded, "Leadership is removing barriers to others' success while learning from those you lead to grow personally and professionally".

Congratulations to both Janis and Max on making the "40 Under 40" list! Your achievements reflect positively on the community banking industry in Michigan and beyond.

Huron Valley State Bank Opens Plymouth Loan Center Expanding Lending in Western Wayne County

Plymouth, MI – Huron Valley State Bank, a local community bank has opened its 4th location in Plymouth, Michigan. Located at 706 S. Main Street at the corner of Linden and Main. It will house two experienced bankers, Darren LaLonde, Senior Vice President and Commercial Team Lead and Ingrid Runnion, Vice President Commercial Lender.

"It took some time to locate the right location to meet our needs" said Darren LaLonde, Senior Vice President and Commercial Team Lead. "We wanted to be centrally located to serve Plymouth and the surrounding communities. Plus we needed enough space to accommodate future growth".

"Establishing a location in Plymouth is a pivotal part of our strategic initiative to offer commercial lending to Western Wayne County," said Steven Peacock, Executive Vice President / Commercial Lender. "Darren and Ingrid are both incredibly experienced bankers that know that market and can provide the expertise and top-notch service that is part of Huron Valley State Bank's mission."

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The State Bank Celebrates 125 Years Helping Neighbors and Business Owners Find their Better State

The State Bank celebrates 125 years in 2023 and the bank is planning to celebrate this milestone a variety of ways throughout the year.

The State Bank was founded in 1898 when H.B. Latourette and four other prominent citizens founded the Commercial Savings Bank of Fenton. The State Bank has been part of helping businesses and individuals find a better state for their financial future for over 100 years. In 2022, The State Bank was named the #1 Michigan Based Community Bank SBA lender for the third year in a row. They were also recognized by American Banker as one of the top 200 community banks in 2022. Today they remain the only bank still headquartered in Genesee County.

“We are proud to honor our rich history as an independent and growing bank,” said Ron Justice, President and CEO of The State Bank. “This year we plan to showcase our past, celebrate our present, and share goals for our future.”

The State Bank’s plans for this year include: sharing more about Michigan history through interactive social media and a historical timeline on their website. They will also be hosting local customer appreciation celebrations over the summer and fall.

Electronic Lien and Title (ELT) Program Mandatory October 1

Michigan law requires the electronic exchange of lien and title information with lienholders in lieu of a paper certificate of title for all financial institutions effective October 1, 2023. If an institution is not signed up by this date, title applications presented to the Secretary of State’s office must be rejected.

MDOS strongly encourages institutions to enroll in the Electronic Lien and Title (ELT) program as soon as possible. A high volume of financial institutions enrolling at the same time may delay ELT application approval.

The Michigan Department of State (MDOS) implemented the ELT program in March 2021, following the state Legislature’s passage of Public Acts 290-292 of 2014.

As a reminder there are two ways to sign up for the ELT program:

- Sign up with one of the following State of Michigan service providers:
 - DDI Technologies, DealerTrack, PDP Group, and Secured Title Administration (STA)
 - Service providers are third-party companies that handle all ELT transactions including adding, releasing, and removing vehicle liens
- Apply through Michigan Department of State online services:
 - The ELT- 45 Access Request Form and ELT- 20 Account Manager Application need to be filled out and uploaded through MDOS online services
 - The application requires the financial institution’s name, address, and Federal Employer Identification Number (FEIN)
 - Entering a Corporate ID number is optional
 - To apply go to Michigan.gov/SOS and choose Online Services
 - From the Business Services Section, choose Lienholder and Provider Services
 - Then choose Electronic Lienholder Application

Please email any questions regarding enrolling in the ELT program to: MDOS-MIEFS-ELT-Helpdesk@Michigan.gov

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industry news + information

Earnest & Young Names Kenneth Kelly of First Independence Bank as a Michigan & Northwest Ohio Entrepreneur of the Year Finalist

Detroit, MI – Earnest & Young in Detroit has named Kenneth Kelly, chairman & CEO, First Independence Bank, as a finalist for its Entrepreneur of the Year, Michigan & Northwest Ohio Region.

Now in its 37th year, the *EY Entrepreneur Of The Year*® award is a business award presented to leaders and entrepreneurs of high-growth companies who are judged to be a thought-leader and building a more prosperous, equitable, and sustainable world.

Kelly, a highly respected leader in the banking community, sits on many boards within banking. Some current roles include (but not limited to) being a director of the Federal Home Loan Bank of Indianapolis, director of the National Bankers Association, director of the American Bankers Association, and a director of the Michigan Bankers Association. He was appointed by the chairman of the FDIC to serve a three-year term on the FDIC Advisory Committee on Economic Inclusion in 2022. From 2018–2020 he served on the Federal Reserve Community Depository Institutional Advisory Committee. In 2021, he was listed as a Crain’s Most Notable Leader in Diversity.

Under his leadership, First Independence Bank has developed several partnerships that have yielded growth for the institution and its positive industry impact. This impact is creating positive change in how banking affects minorities and all people as a whole ranging from the underbanked and unbanked, to multinational corporations – all who encompass the customer base. Last year the 53-year-old First Independence Bank expanded nationally from Detroit to the Twin Cities market making it the only African-American owned bank in Minnesota.

“It is such a tremendous honor and privilege to be recognized as a 2023 *EY Entrepreneur Of The Year*® in the Michigan and Northwest Ohio region,” said Kenneth Kelly, chairman & CEO, First Independence Bank. “This is a testament to the work that our dedicated First Independence team is conducting day to day to implement the bank’s vision. We are grateful to all our stakeholders whose work developed the foundation for our current growth to impact lives in Michigan and Minnesota,” said Kelly.

The Entrepreneur of the Year National Overall Award winner will move on to compete for the EY World Entrepreneur of the Year™ award in June 2024. *The EY Entrepreneur of The Year*® program has recognized more

than 11,000 entrepreneurs throughout the U.S. since its inception in 1986, and it has grown to recognize business leaders across 145 cities in over 60 countries around the world.

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products + services

The Community Bankers of Michigan welcomes the following new associate members to the association. Thank you for supporting the association and community banks with innovative products and services.

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Eric Gerdes
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989.980.7699

Sage Direct
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Grand Rapids, MI 49512
Steve DeNolf
616.808.7584

New CBM Associate Member Summaries:

Endurium Advisors, LLC

Endurium Advisors is a company focused on helping businesses transform to achieve their strategic goals. Their sole purpose is helping banks, and associate partners, get the absolute best out of their business. Endurium not only improves profits and performance, but ensures clients' workforce, processes, and technology are driving value to their customers.

Some of the services offered include:

- Business and Operations Optimization Solutions and Training Programs
- Strategic Project Implementation and Management
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- Vendor Cost Management
- Business Workflow Software Design and Implementation

CH Training & Coaching

CH Training & Coaching specializes in helping business leaders and banking institutions develop healthy, engaging, productive and attractional organizations for both employees and their clients. These services are essential, especially in the midst of the vast shifts that continue to take place in our world with employee attraction and retention. As organizational health specialists they assist business leaders in assessing the overall health of the culture and climate of the organizations they lead while developing initiatives that address their needs. CH Training & Coaching helps utilize one on one leadership coaching, group coaching and individual and organizational assessments. They also offer training, seminars and retreats to help create organizational health. They are certified in the areas of social/emotional intelligence, conflict resolution, DEIB (diversity, equity, inclusion and belonging) and organizational trauma intervention.

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“First National Bank of Michigan (FNBM) was one of the first banks to partner with Mackinac Credit + Compliance (MCC) after identifying a need for a shared resource to assist community banks in Michigan. FNBM seized the opportunity to have MCC support our Loan Operations and Credit Department teams. The experience and professionalism at MCC is second to none and FNBM will continue to use MCC to augment various areas in the future.”

Daniel E. Bitzer, President + CEO
First National Bank of Michigan | Kalamazoo, MI

“A primary goal of Oxford Bank is to train and promote from within the organization. Most often we are promoting our underwriting staff into other areas of need in leadership and in support roles. Filling the void created by the employee’s success is complicated, time consuming and worst case, could potentially lead to loan production delays. This is where MCC has really proven to be a valuable partner. Their ability to instantly augment our underwriting staff with seasoned professionals has provided us with a seamless resource to meet the timely needs of our clients. MCC’s work product is also exceptional, which is what you would expect from a team with the combined experience that they have assembled.”

Bryan Ford, SVP + Business Credit Manager
Oxford Bank | Oxford, MI

products + services

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Merchant Services

United Bankers' Bank

Office Supplies

Spry

Online Banking

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Spry

Real Estate Services

Michigan State Housing Development
Authority (MSHDA)
Miedema Asset Management Group/
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Security - Information Security & Managed Security Services

ICBA Securities
IT Resource
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Buyers of U.S. debt come in many shapes and sizes.**

By Jim Reber, ICBA Securities

I think we can all agree that there has been plenty to be concerned about in the last, say, five years. Some are environmental issues, some are social and, for community bankers, plenty are economic. What gets a lot of play in the business and even mainstream media is our growing national debt. There’s no doubt that the mountain of borrowings that keeps our federal government liquid and solvent is greater than ever before. It’s not surprising to me that there’s spirited debate about debt limits, or if Congress will ever in our lifetimes find a way to slow our dependence on deficit spending.

Related to this conversation is the concern that, to paraphrase Blanche DuBois, we have always depended on the kindness of strangers. It seems self-evident that foreign central banks have propped up our debt market for decades, buying dollar-denominated securities by the trillions, thereby keeping our borrowing costs manageable, and potentially even encouraging our bad behavior by going ever deeper in debt. But is any of this true?

Walked, then ran

First, let’s try to get our minds around the situation. The Federal government first borrowed money before there was a Federal government, when the Dutch and the French loaned money to the Continental Congress to help finance the Revolutionary War. Treasury borrowings, as we know them today, sort of date back to World War I, with the issuance of “Liberty Bonds,” which was just after the creation of the Federal Reserve Bank. As we have seen, the Treasury and the Fed have a long history of collaboration.

Even at the start of the 21st century, total Treasury debt was “only” \$3 trillion, at a very manageable 30% of GDP. Just four years ago, our borrowings were about \$17 trillion, at 77% of GDP. Today? We’re over \$24 trillion, nearly 100% of GDP. While it would be tempting to blame a lot of the more recent growth on COVID and the fiscal response to that, the reality is each administration of the last quarter century has contributed to the current debt stockpile. And, now that rates are at a 15-year high, our interest payments alone are now over \$900 billion per quarter. As Craig Dismuke, market strategist for Stifel, is fond of saying, “Interest is an expenditure that doesn’t create jobs.”

(continued on next page)

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(continued from previous page)

Bedrock option

Now, for some hopeful commentary. The owners of our Treasuries are a diverse lot, with diverse objectives. Investors include the savings bond/retail buyers, institutional money managers who run mutual funds, depositories, our central bank, and yes, other sovereign central banks. What's interesting to note is that the percentage of our debt owned by China, Japan, Germany and the rest of the foreign investors has declined substantially in the last decade, from about 42% to less than 30%. The Federal Reserve, meanwhile, has picked up the pace, and has essentially absorbed the pro-rata share of the pie in the last decade. So it would be wrong to conclude we're hostage to foreign governments' largesse. Still, that leaves around half of our total debt in the hands of private investors.

Who are these people? Most are names you've heard of, and maybe even invested your personal or retirement moneys with. Large mutual fund families, state-sponsored retirement funds and life insurance companies are examples. In aggregate, they have owned nearly half of the total debt pie for most of this century, so their collective appetite for full faith and credit investments has mirrored Uncle Sam's appetite for more borrowing. A lot of this can be attributed to the aging of the population, and the advent of "targeted date" funds.

Keeps the wheels turning

If you're of a certain vintage, you may already be invested in these vehicles. Targeted date funds are built for individuals who have an eye on a retirement date, whether it's five or fifteen years from now. Each fund will gradually reallocate its assets out of riskier sectors (e.g., equities) and into debt securities (including Treasuries) as the target date approaches. Collectively, retirement funds (and individuals acting on their own) that gradually, systematically, add more Treasuries to their portfolios may continue to keep up demand to absorb the ever-increasing supply.

So how does this rubber hit the road for Main Street? For starters, demand for U.S. debt helps keep a lid on our Federal deficit by subsidizing interest costs. It probably also keeps community banks' net interest margins a bit lower than otherwise, even if most banks' portfolios contain no Treasuries at all. Still, the global need for Treasury bills, notes and bonds may just possibly sync up with our growing deficit, and ultimately be supportive, long-term, of commerce as we know it. Unlike DuBois, the U.S. Treasury doesn't depend on the kindness of strangers; rather, the global need for safe, liquid debt securities.

PWCampbell Welcomes Mandy Payne, New Director, Marketing

Pittsburgh, PA – PWCampbell, a premiere fourth-generation retail services and design-build company, today announced Mandy Payne has joined the company's team of talented and innovative staff as Director, Marketing. Payne comes to PWCampbell with extensive marketing and team management experience within the design-build industry.

Payne has a proven track record of implementing online and offline marketing campaigns from inception to high-impact completion with such industry related companies as Massaro Construction Group and IKM Architecture. Throughout her career, Payne has focused on the development, implementation and management of comprehensive marketing campaigns which integrate content creation, graphic design, print production, social media, website development, event planning, video production, and more.



Mandy Payne

"Mandy is results-oriented and highly collaborative, which makes her a strong cultural fit," said Jim Caliendo, President & CEO for PWCampbell. "We are very happy to welcome Mandy to our team of knowledgeable staff. Her integrated marketing experience and effective organizational skill set will allow us to be more efficient and capitalize on the strength of the PWCampbell brand as we continue to innovate and grow," added Caliendo.

United Bankers' Bancorporation, Inc. Welcomes New Board Member Rich Jones

Bloomington, MN – Jae Evans, Chairperson of United Bankers' Bancorporation, Inc., is pleased to announce the election of Rich Jones to the United Bankers' Bancorporation, Inc. (UBBI) and United Bankers' Bank (UBB) Boards of Directors.

Rich Jones has been the President and CEO of the Randall State Bank since August 2013. He has more than 17 years of experience in the banking industry, including senior bank management. He has served as the Randall Area Business Group president and sits on the board of directors for the Brainerd Amateur Hockey Foundation.

"We are honored to welcome Rich to the UBBI board and UBB family. His experience and community involvement make him a great fit with the culture and core values of UBB," commented Dwight Larsen, President, and CEO of United Bankers' Bank.



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RelPro Adds Government Contract Data to Platform

Short Hills, NJ – RelPro, the fast-growing business development and relationship management solution for Financial & Professional Services, announced the integration of United States Government Contract Award data into its platform. This new intelligence provides visibility into Federal Government contracts and the companies awarded those contracts. The integration and analysis of this data delivers valuable intelligence for Business Development and Relationship Management professionals as they find, qualify and connect with new prospects, and prepare for meetings with prospects and clients.

The new Government Contract dataset contains information on more than 16 million filings associated with more than 250,000 companies. Integrating this data into the RelPro platform enables Business Development and Relationship Management Professionals to discover details including contract descriptions and amounts, award dates and types, high-earning individuals at the company award the contract, and business contact information.

RelPro is used by half of the top 50 U.S. Banks, and by leading regional & community banks. These customers benefit from RelPro's integration of more than 20 sources of intelligence on decision-makers at more than 7 million companies, and insights on these companies. RelPro is a proud member of the Community Bankers of Michigan.

Community Bankers of Michigan is proud to announce Mackinac Credit + Compliance as its newest Preferred Partner

Mackinac Credit + Compliance (MCC) aims to be a collaborative and value-added service partner for community banks, helping banks more efficiently manage risk and internal work processes for successful long-term strategic growth.

They can tailor their solutions to your unique business needs with a hands-on approach so you can focus more internal resources on revenue generation and enhancing shareholder value in an increasingly complex and competitive industry.

MCC can support community banks in several areas

Credit Support

Support for the entire credit administration process as a valueadd service provider for community banks, reducing the time, training, and expense of procuring skilled staff and needed technology.

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For more information on how MCC can work with your bank contact:

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kgeorge@maccreditcomp.com
906-286-1445

Tammy McDowell, President and COO
tmdowell@maccreditcomp.com
906-286-0808

Associate Membership Bundles

Thank you to our associate members who are saving money and bundling their membership with other events and activities at the Community Bankers of Michigan. You will see those bundling sponsoring events, attending and sponsoring at our convention, advertising in the *Community Spirit* magazine, and much more. We appreciate the support of these associate partners, and ALL of our members! One Mission. 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.



RISK MANAGEMENT FORUM

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.

July 27, 2023



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.

August 10, 2023



CFO/CONTROLLER FORUM

Leading the financial strategy for community banks to ensure a brighter future

Network with other community bank CFOs and learn about new trends, products, and services. Collaborate with peers to address common challenges faced by community banks.

August 24, 2023



INFORMATION TECHNOLOGY FORUM

Connecting IT minds for a smarter tomorrow

Network and collaborate with other IT professionals to stay up-to-date with the latest developments in the field, share experiences, and insights, and learn best practices from your peers and the top industry experts.

August 29, 2023



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.

October 5, 2023



CLO FORUM

Empowering borrowers, driving growth: Together we can achieve financial success

Network and collaborate with other CLOs within the community banks across the state of Michigan to continue advancing the lending industry.

October 24, 2023



RETAIL BANKING FORUM

Banking made easy

Provides a platform and an opportunity for retail banking leaders to exchange ideas freely and examine pressing issues in today's ever-evolving regulatory, cost-conscious, and results-driven environment.

November 8, 2023



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- 18-JUL** Unpacking Adverse Action Requirements
- 20-JUL** BSA Overview for Non-Transactional & Support Staff
- 20-JUL** Treasury Management: A Powerful Tool to Increase Deposits & Fee Income
- 25-JUL** Proven Steps to Successful Business Development: Prospects, Scripts, Overcoming Objections & Measuring Performance
- 26-JUL** Scripts, Overcoming Objections & Measuring Performance
- 27-JUL** New Rules Impacting 7a Lending & SBA Update
- 31-JUL** OFAC & Reg E Compliance with FedNow & RTP Payments
- Opening Nonprofit Accounts Compliantly



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Community Bankers of Michigan Partners with Bankers Insight Group to Offer Credit Analyst Certification Training

The Credit Analyst Certification Program (CACP) is designed to address the needs of beginning credit analysts and reinforce the credit skills of current credit analysts in all aspects of credit analysis. CACP will provide credit analysts with the foundation required to be successful in commercial credit analysis and development into a possible lending position.

The program starts with an understanding of accounting fundamentals, which is essential to the application of sound financial statement and credit analysis. It then progresses into basic credit analysis to determine the five vital financial factors of each economic unit including; Liquidity, Leverage, Asset Management Capability, Operating Performance and Cash Flow. The CACP will conclude by demonstrating advanced credit analysis including Net Working Investment Analysis utilized in Short-Term Loan Structuring; Advanced Cash Flow Analysis; Financial Forecasting; Sustainable Growth Analysis and Writing an Effective Credit Memorandum. Focus will be primarily on Commercial & Industrial type borrowers and utilize multiple case studies to reinforce the learning process.

“I am excited to bring this important program to the community bankers in Michigan,” said CBM Director of Training and Development Nannette Lytle. “Jeffery Johnson has more than 40 years of experience and is highly regarded in the community banking industry. I know his knowledge and experience will be helpful in the development of newer credit analysts.”

If you or someone in your organization is interested in participating in this training, please contact the CBM office at 517.336.4430 or visit the CBM website cbfm.org for more details.



LEADERSHIP DEVELOPMENT

The future of community banking depends upon a new generation of bankers and organizational leaders. Our programs are designed to help develop and hone the vital skills needed to manage a team and community bank effectively.



Branch Leader Fundamentals

September 21 | November 2

Two full-day, in-person sessions, supplemented by two virtual/web de-brief and accountability sessions.

This new program is designed to equip new and aspiring retail branch leaders, starting with a self-assessment of their strengths and gaps in the key success factors for the role of branch management. Participants will learn about branch business and action planning, objective and expectation-setting, feedback and coaching fundamentals, and tactics for developing team and individual skills in sales and customer service. They will leave with a toolkit of supporting templates.

Designed for:

- New-to-role Branch Managers and Assistant Branch Managers
- High potential branch bankers who are currently on a development path towards a branch leadership role

Emerging Leader Program

September 20 | November 1 | March 12 | April 16 | May 14

Five full-day, in-person sessions, supplemented by three virtual/web de-brief and accountability sessions.

The Emerging Leader Program (ELP) is an annual leadership development program designed to build competencies and confidence for your next generation of community bank leaders. Participants will be guided through Five Exemplary Leadership Practices®, DISC® communication styles, Strengths Finder® and the basics of Performance Management and Development, concluding with their individual presentation to build executive presence. A mentor from your organization is utilized throughout the program to bring application of the learning to life and provide for personal and professional growth opportunities.

Designed for:

- First-level high-performing leaders with *1-5 years of experience managing employees
- Mid-level individual contributors who are high-potential candidates for promotion to a leadership role

The CBM is excited to share some remarkable news set to ignite the growth and success of our community banks. To foster strong leadership and enhance professional development within the industry, we are thrilled to introduce two cutting-edge training programs: **Emerging Leaders** and **Branch Leader Fundamentals**.

Community banks play a pivotal role in driving local economies, supporting small businesses, and serving the financial needs of individuals within our communities. Recognizing the importance of effective leadership in this context, these comprehensive training programs have been carefully designed to equip bank professionals with the necessary skills, knowledge, and confidence to thrive in their roles.

The **Emerging Leaders** program is specifically tailored for the next generation of community bank leaders who exhibit the potential to assume leadership positions in community banks. This program focuses on developing the fundamental leadership competencies needed to excel in a rapidly evolving banking landscape. Participants will engage in a series of interactive workshops, group exercises, and case studies that foster critical thinking, problem-solving, and decision-making skills. Additionally, the program provides mentorship opportunities, allowing participants to learn from experienced industry leaders and gain invaluable insights into the complexities of community banking.

The **Branch Leader Fundamentals** program is designed to equip new and aspiring branch leaders, starting with a self-assessment of their strengths and gaps in the key success factors for the role of branch management. Recognizing the unique challenges faced by branch leaders, this program equips participants with the essential skills required to manage teams, enhance customer experiences, and drive branch performance. The program covers a wide range of topics, including branch business and action planning, objective and expectation-setting, feedback and coaching fundamentals, and tactics for developing team and individual skills in sales and customer service. Participants will have the opportunity to engage in practical simulations, role-playing exercises, and real-life case studies, allowing them to develop a robust toolkit to effectively navigate the intricacies of branch leadership.

Both programs are structured to provide participants with a well-rounded educational experience, combining theoretical knowledge with practical application. The training is facilitated by a seasoned industry professional, who brings extensive experience and insights to the table. Participants will be encouraged to collaborate, network, and learn from their peers, fostering a vibrant community of aspiring and current leaders within the community banking sector.

By investing in the professional development of our community bank leaders, we aim to cultivate a thriving ecosystem that empowers our institutions to adapt, innovate, and excel in an ever-changing financial landscape. These training programs will undoubtedly enhance leadership capabilities, foster innovation, and ultimately contribute to the sustained success and growth of our community banks.

We encourage all community banks to explore the benefits offered by the Emerging Leaders and Branch Leader Fundamentals programs. By prioritizing leadership development, we will ensure our community banks continue to serve as pillars of support and financial empowerment for the communities they serve.

For more information on these training programs and how to participate, please visit cbofm.org or contact the CBM office. Together, let us nurture the leaders of tomorrow and secure a bright future for community banking.





EVENT	2023 DATE	LOCATION
Credit Analyst Certification III	June 27-28	CBM Office, East Lansing
U.P. Executive Banking Forum	July 18-19	Marquette
Risk Management Forum II	July 27	CBM Office, East Lansing
HR Forum II	August 10	CBM Office, East Lansing
Compliance Lending School	August 15-16	CBM Office, East Lansing
Community Bankers for Compliance III	August 17	The Henry Center, Lansing
CFO Leadership Forum II	August 24	CBM Office, East Lansing
IT Forum I	August 29	CBM Office, East Lansing
Michigan Bank Directors' College	September 13	Traverse City
CBM Annual Convention & Expo	September 13-15	Traverse City
Emerging Leaders I	September 20	CBM Office, East Lansing
Branch Leader Fundamentals I	September 21	CBM Office, East Lansing
Credit Analyst Certification I	September 26-27	CBM Office, East Lansing
Consumer Lending Forum II	October 5	CBM Office, East Lansing
Credit Analyst Certification II	October 17-18	CBM Office, East Lansing
CLO Forum II	October 24	CBM Office, East Lansing
CEO Leadership Network II	October 27	CBM Office, East Lansing
Emerging Leaders 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
Retail Banking Forum II	November 8	CBM Office, East Lansing
Credit Analyst Certification III	November 28-29	CBM Office, East Lansing
IT Forum II	December 7	CBM Office, East Lansing

schedule subject to change

community connections



Lowell Peacock

Lifelong community banker, Lowell L. Peacock, passed away May 12, 2023. He was 97 years old.

He was predeceased by his parents, brother Ronald, and his loving wife of 50 years Mary Louise (Cloutier) Peacock who passed away June 16, 2001.

He was a three-sport athlete throughout high school, football, basketball, and track. After graduating from Flat Rock High School in 1944 he enlisted in the Army Air Corps and was at Scotts Field Illinois when the war ended. He met Mary Louise at Security Bank (then known as the Ecorse Lincoln Park bank) and they were married on February 3rd, 1951. He stayed in banking with Security Bank his entire career and became President of Security Bank and eventually Chairman of the Board retiring in 1992 after 45 years of employment. Over his illustrious career he was Chairman of

the Michigan Bankers Association, named Banker of the Year by the MBA and served on the Board for VISA USA.

He lived his life based on a philosophy he called a “3-legged stool”, which represented the importance of family, church, and dedication to work. He also loved fishing and hunting throughout his life, even bird hunting at the Hunters Creek Club until he was 90 years old. For many years he went fishing in Canada with a number of brother-in-laws and friends, then continued this wonderful tradition years later with his sons when he retired, fishing at Hatchet Lake in Saskatchewan until he was 90 years old. He and Mary Louise loved the Upper Peninsula and spent many years at their camp in the Lake Linden area. Each summer the family along with Charlie and Mary Jane Cloutier’s family, drove the 12 hours to spend 2 weeks where family time was king. After he retired, he spent over 25 years in the Florida Keys in the winter months.

For years Lowell and Mary Louise celebrated many milestones together with their good friends, Stu and Jean Hendry. From playing cards on New Years Eve, to family trips, they spent many hours together. After Stu and Mary Louise both passed away, Lowell married his lifelong friend, Jean Hendry, and had another 21 years of marriage. All five kids were ecstatic that dad married “Aunt Jean”.

Dad’s last farewell words to us were, “ I hope I am remembered not for what I accomplished but for what I was as a person. My greatest hope is that you can say he lived a good life without hesitation.” He loved his family first and foremost. He was kind, generous, thoughtful, and loyal. All the while maintaining his deep faith and living as Jesus taught him.

He is survived by his wife Jean (Hendry) Peacock, his daughter Lynn Zacheretti and husband Tony of Wisconsin, their three children, Jennifer, Andrea, and Michael; his son Jim Peacock and wife Deborah of Vassalboro Maine, their three children, Chris, Cody, and Jordan; son Fr. Mark Peacock of Grand Rapids, Michigan and his two children Meggin and Mathew; son Ken Peacock and wife Monica of Morristown Tennessee, their three children Joshua, Caleb, and Jared; and son Steven Peacock, and his wife Leslie of Farmington Michigan, their children Amanda, Ashley, Timothy, Dain, Bryce. Son Steven Peacock is also a community banker, serving as a senior lender for Huron Valley State Bank. Lowell was blessed with 21 great grandchildren.



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community connections

ChoiceOne Bank Promotes Laurie Demanuel, Cherry Newlon, Olivia Phillips

Sparta, MI – ChoiceOne Financial Services, Inc., and ChoiceOne Bank (NASDAQ: COFS) (“ChoiceOne”) are pleased to announce the promotions of Laurie Demanuel to Vice President, Regional Manager, Cherry Newlon to Vice President, Commercial Loans Operations Manager and Olivia Phillips to Wealth Advisor.

“It is a pleasure to announce the promotions of Laurie and Cherry to Vice Presidents and Olivia to Wealth Advisor,” said ChoiceOne President Michael J. Burke, Jr. “Both Laurie and Cherry have excelled in their management positions over the years. Olivia has progressed rapidly in her role as Wealth Advisor. These women continue to demonstrate their commitment to our Mission to provide superior service, quality advice and show utmost respect to everyone we meet. As we celebrate our 125th Anniversary this year, Laurie, Cherry and Olivia will play significant roles in our continued growth in Michigan.”

Laurie Demanuel, promoted to Vice President Regional Manager (East Market), joined ChoiceOne over 22 years ago as Assistant Branch Manager of the Armada Office and was quickly promoted to Branch Manager. In 2010, she was promoted to Assistant Vice President and Branch Manager of the Yale Office and in 2015 she became Manager of the Memphis Office. In 2022, Demanuel was promoted to Assistant Vice President Regional Manager of the Armada, Capac, Emmett, Memphis and Yale Offices. In her current position she will oversee these offices.



Laurie Demanuel

With a banking career that started in 1986, Demanuel has held various positions with two other banks in Southeast Michigan. She is a graduate of the Michigan Bankers Association Perry School of Banking, Lansing. Demanuel also completed Quality Service and Leadership Training at St. Clair County Community College and completed the Principles of Banking 1 & 2, Accounting 1 & 2, and Bank Auditing through the American Institute of Banking, now offered through the American Bankers Association.



Cherry Newlon, promoted to Vice President, Commercial Loan Operations Manager (East and West Markets), joined ChoiceOne in 1996 as a Data Processing Operator and progressed into Retail, Consumer, and Commercial Loan Processing roles including Loan Operations Officer. In 2015, Newlon was promoted to Assistant Vice President, Loan Operations Manager.

Newlon has an Associate Degree in Accounting and Business Administration from Baker College, Flint. She is also a graduate of the Michigan Bankers Association Perry School of Banking, Lansing. Newlon is a board member of the Habitat for Humanity, Lapeer-Tuscola County and a RCIA children’s facilitator for St. John Parish, Davison.

Cherry Newlon

Olivia Phillips, promoted to Wealth Advisor, (East Market), began her banking career with ChoiceOne as an intern in May 2021 and quickly advanced to a Universal Banker in October 2021. She joined the Wealth team as an intern in 2022.

Phillips has a Bachelor of Business Administration from Grand Valley State University (GVSU) with a focus in Accounting and Finance. She is active in the Lapeer County Community Foundation and previously served as Chair of the Youth Advisory Committee. Phillips also participated in the Seidman Mentorship Program for two years through GVSU, mentoring incoming freshman and partnered with professionals in the Grand Rapids area.



Olivia Phillips

David Kashian Retiring After 30 Year Career at First National Bank & Trust



David Kashian

\$302 million to \$816 million.

Iron Mountain, MI – First National Bank & Trust announces the retirement of Chief Executive Officer David Kashian after thirty years of service.

Mr. Kashian began his career at First National Bank & Trust in 1993 as the Senior Vice President and Senior Loan Officer, a position he held until 2005, when he was selected to be the 9th Bank President and CEO. He served as President until June 2022, when he was succeeded by Russell Kassin, and continued to serve as Chairman and CEO through May 2023.

Mr. Kashian's tenure as the CEO is the third longest in the organization's 136-year history. Under his leadership First National Bank & Trust expanded its market area into Menominee, Iron, and Marquette counties, growing total assets under management from

Prior to joining First National Bank & Trust, Mr. Kashian had an extensive career in the financial services industry. In 1985 he joined First of America Bank – Marquette as a Management Trainee and Retail Loan Collector, a position he held until 1987. At this time, he joined the Office of the Comptroller of the Currency as a National Bank Examiner, serving until 1993, when he started his career at First National Bank & Trust.

Mr. Kashian is a 1985 graduate of Northern Michigan University, holding a Bachelor of Science degree in Economics. He is also a 1996 graduate of the Graduate School of Banking at the University of Wisconsin - Madison.

David has played an active role in the community, serving on the Boards for Breitung Township Schools, Iron Mountain-Kingsford Community Schools, The Michigan Bankers Association, Dickinson Industrial Development Corporation, Operation Action UP, Dickinson Area Community Foundation, Dickinson Area Economic Development Alliance, Dickinson Area Partnership, and the Dickinson Area Chamber of Commerce.

“As my wife Ann and I move into the next phase of our lives, I am confident that First National Bank & Trust is positioned for continued success with outstanding employees, the next generation of senior management, and an engaged Directorate,” said Kashian. “I would like to offer my sincere gratitude and appreciation to all our employees; it was their hard work and dedication that allowed us to achieve so much. I also want to thank our customers, the Board of Directors and our Shareholders for the support and loyalty they have shown throughout my time with the Bank. I look forward to remaining part of the accomplishments of the Bank and its management team as a member of the Board of Directors.”



Joe Havican

First Bank Promotes Joe Havican

Todd Maki, President and CEO of First Bank, Upper Michigan is pleased to announce the promotion of Joe Havican to Senior Loan Officer.

Joe Havican joined First Bank, Upper Michigan in April of 2022 as Vice President, Commercial Loan Officer, in our Marquette Office. Joe has worked in commercial lending for 20 years establishing business relationships in the Marquette and surrounding areas. Joe graduated from Northern Michigan University with a Finance degree and is very involved in the community. Joe is the past Rotary President and is a Rotary member; he has been the treasurer for the Marquette Tennis Association for 37 years. Joe looks forward to helping his former and new customers with their commercial lending needs.

community connections

ChoiceOne Bank Announces Leadership Promotions, New Positions

Sparta, MI – ChoiceOne Financial Services, Inc., and ChoiceOne Bank (NASDAQ: COFS) (“ChoiceOne”) are pleased to announce the promotions of Durynda Kiefer, Tom Moore, Evan Patterson and Luke Spoelstra. ChoiceOne also welcomes Matt Harris, Ana Peña and Gregory Zubal.

“As we celebrate our 125th Anniversary this year, we are pleased to announce the promotions of Durynda, Tom, Evan and Luke, and welcome Matt, Ana and Greg to our ChoiceOne teams,” said ChoiceOne President Michael J. Burke, Jr. “As we grow our footprint across Michigan, it’s important to broaden our levels of service and expertise to fulfil our mission to provide superior service, quality advice and show our utmost respect to everyone we meet. Each of these individuals have significant experience in their respective fields and will help us maintain our vision to be the best bank in Michigan.”



Durynda Kiefer

Durynda Kiefer is promoted to Vice President Treasury Management Officer. She joined ChoiceOne in 2006 as a part-time Teller and was promoted to Assistant Vice President, Branch Manager of the Armada Branch office in 2016. In 2020, she accepted the position of Assistant Vice President, Treasury Management Officer.

Kiefer is a Graduate of the Perry School of Banking, Michigan State University in East Lansing. Active in her community, she is a member of PanCAN PurpleStride for Pancreatic Cancer and a volunteer for the Armada Livestock Auction and many other community events. She is also member of ChoiceOne’s Culture Committee and Non-Profit Committee.

Tom Moore is promoted to Business Analyst Team Lead. Moore joined ChoiceOne in 2018 as an Application Administrator. With eight years in the financial industry, Moore has experience implementing technical solutions that significantly impact technology in the industry. His prior work experience includes IT Help Desk Technician for the Defense Logistics Agency (DLA) within Peckham Inc., Lansing, and as a Network Administrator for the Army National Guard, Lansing.



Tom Moore

Moore has a Bachelor of Arts in Integrated Studies from Ferris State University, Big Rapids, and an Associate in General Studies from Grand Rapids Community College. Moore also has certifications in CompTIA Project+ and Microsoft Windows Operating System Fundamental (98-349). He sits on the board of the Mid-Michigan Bankers Group.

Active in his community, Moore is a Robotics Coach in the Grandville Robotics program helping with the administration of over 30 elementary robotics teams. He coaches middle school use of drones for 20 small teams and runs the field for First Robotics Competition (FRC) events. He previously coached elementary and middle school robotics for seven years. Moore also volunteers as Audio and Tech Assistant for Grand Rapids First Church.



Evan Patterson

Evan Patterson is promoted to Assistant Vice President, Finance Manager. Patterson joined ChoiceOne in 2019 as Senior Financial Analyst. He was promoted to Finance Manager in 2022. Prior to joining ChoiceOne, Patterson was a Senior Accountant at Brickley Delong Certified Public Accountants in Muskegon.

Patterson has a Master of Business Administration (MBA) and a Bachelor of Business Administration in Accounting and Finance, both from Grand Valley State University, Grand Rapids. He also has an Associate in Science and Arts from Muskegon Community College.

Luke Spoelstra is promoted to Cybersecurity Team Lead. Joining ChoiceOne in 2017 as Senior IT Analyst, Spoelstra was promoted to Network Administrator in 2019 and Network Security Engineer in 2021. Prior to joining ChoiceOne, Spoelstra was Network Systems Administrator with Wycliffe Bible Translators in Orlando, Florida.



Luke Spoelstra

community connections

Spelstra has the following certification – CISSP (Certified Information Systems Security Professional) as of October 2022. He also attended Grand Rapids Community College.



Matt Harris

Matt Harris joins ChoiceOne as a Mortgage Loan Originator, with 25 years of experience in mortgage lending and consulting with various financial institutions. He is proficient in many diverse mortgage products, including as FHA, VA, HOP, MSHDA and Rural Development. He will work with builders, real estate agents, and other sources in West Michigan.

Harris has a Bachelor of Arts in Health Care Systems Administration with a minor in Business Administration from Ferris State University in Big Rapids. He also has an Associate in Business Administration from Grand Rapids Community College.

Currently Harris serves on the board of directors for the Terra Square Building in Hudsonville. He has been involved in the Hudsonville Chamber of Commerce, served on the board of directors for the Georgetown Little league in 2021 and 2022, and recently coached 10 fastpitch travel teams in the past 15 years.

Ana Peña joins ChoiceOne as a Community Development Officer, with nearly 20 years working in the banking industry and nonprofit sector. During the last eight years, Peña was a Certified HUD (United States Department of Housing and Urban Development) Housing Counselor for Community Action House in Holland, where she facilitated homebuyer classes and financial literacy workshops for individuals and families to improve financial acumen by providing tools to budget, better understand credit, and money management. Prior to her work with Community Action House, Peña was a Personal Banker, Mortgage Consultant and a Community Reinvestment Act (CRA) Lender for several large regional banks.



Ana Peña

Peña has a Bachelor of Arts in Economics from Fordham University, New York City. Active in her community, and as part of the Christian congregation of Jehovah’s Witnesses, Peña volunteers to help her neighbors learn about the bible, assist with construction, maintenance of theocratic facilities and disaster relief projects.



Gregory Zubal

Gregory Zubal joins Choiceone as Assistant Vice President, Technology Infrastructure Team Lead with 15 years of experience in network administration and project management. Prior to joining the Bank, he was most recently Officer/IT Infrastructure Manager for a regional bank in Farmington Hills.

Zubal studied at ComputerTraining.edu and New Horizons Computer Learning Center, both in Troy, where he earned multiple IT certifications including MSCA, MCTS, MCP, A+, and Net+.

Honor Bank Announces the Hiring of Billie Shemer as Copemish Branch Manager

Honor, MI – Honor Bank announced today the hiring of Billie Shemer as the organization’s new Copemish Branch Manager. A northern Michigan native, Billie brings eight years of experience in local banking to Honor Bank.

Honor Bank Vice President and Branch Administrator, Amanda Stacy, shared “I am excited to have Billie Shemer a part of our Honor Bank team. With her many years of banking experience, strong attention to customer care, and her willingness to go above and beyond, Billie will be able to build strong relationships within the Copemish community.”



Billie Shemer

community connections

County National Bank Announces Promotions and New Team Member

Hillsdale, MI – Joseph R. Williams, President and CEO of County National Bank (“CNB”), is pleased to announce the recent promotion of three CNB team members and the addition of a commercial lender.



Ron Haber

Ron Haber has been promoted to Regional Vice President – Commercial Loan Officer. Ron joined CNB in June of 2005 as 2nd Vice President – Commercial Loans for our Lenawee market. Ron has been in banking for over 44 years and has developed many key business relationships that have resulted in the steady growth of his loan portfolio. He is very active in the Hudson Community and Lenawee County through many different organizations and looks forward to increasing his involvement in Hillsdale County.

Kelly Lantis has been promoted to Vice President – Hillsdale Market Executive & Commercial Credit Officer. Kelly joined CNB in 1988 and currently manages the Credit Department, which she helped establish in 1988. As Hillsdale Market Executive, Kelly will continue to oversee the commercial credit and processing functions, as well as focusing on overall Business Development and continued growth of the Hillsdale Market. Kelly is very active in the community and serves on several local boards, including the Hillsdale Woman’s Club, Chi Omega Sorority, Woman’s Life Insurance Society, and the Hillsdale County Community Foundation. She is also the Hillsdale Township Treasurer.



Kelly Lantis



Ray Briner

Ray Briner has been promoted to Assistant Vice President – Private Banking Officer. Ray joined CNB in 2009 as a Credit Analyst, moving into the role of Commercial Lender in November of 2019. Ray is a graduate of the International Business College with a Bachelor’s of Science degree in business, majoring in accounting. He is actively involved in the community and currently serves as Secretary of the Hillsdale Exchange Club, Treasurer of the Hillsdale County Fair, coach for the Hillsdale Recreation Department, and volunteer for the Hillsdale Athletic Booster Club. He previously served on the Hillsdale City Council and regularly participates in bank-sponsored events.

Pat Gilpin joined CNB in April 2023 as Assistant Vice President – Commercial Loan Officer. Pat began her banking career in 1984 and has held many positions within the financial and banking industry. Most recently, she was the Assistant Vice President – Banking Center Manager at a local financial institution. Pat is very active in the community and serves as Treasurer of Hudson Kiwanis. She also volunteers for the Lenawee Community Foundation, Addison Senior Center, and Junior Achievement.



Pat Gilpin

1st State Bank Staff Changes and Promotions

Saginaw, MI – 1st State Bank’s Downtown Midland location has been managed by Meleah Retzloff since opening in October 2018. Retzloff, who has 20 years of banking experience and specializes in Business Banking, has been promoted to Customer Engagement Officer. In this role, she will lead business development activities in the Midland community and support services enhancements across the Bank business segment. Retzloff serves as a board member of the Midland Downtown Business Association, is an Ambassador for Associated Builders and Contractors, and is a Leadership Midland Alumni Association Board Member and current Secretary.

1st State Bank welcomes Carl Ahearn as Branch Manager of its Downtown Midland Branch. In this role, he will serve Bank customer needs and manage the daily operations of 1st State Bank’s Midland Branch. Ahearn has had a notable career in banking in the Midland area and has over 40 years of branch experience. He is also a graduate of the Perry School of Banking. Ahearn is a past board member of Big Brothers Big Sisters of the Great Lakes Bay Region and is currently participating in Leadership Midland.

community connections

The State Bank Recognized as a Top Small Business Administration Lender

Fenton, MI – During a ceremony at the Federal Reserve Bank in Detroit, the U.S. Small Business Administration (SBA) Michigan District Office honored The State Bank as one of the most active lenders across the state during the annual SBA Michigan Lender Awards Ceremony.

The State Bank’s business lending team was recognized for their outstanding efforts during Fiscal Year 2022 (FY 22) in the following categories:

- Rural Lender of the Year
- Community Diversity Lender of the Year
- Top 10 Lender of the Year
- Community Lender of the Year

“We are extremely proud of our business team’s effort in serving our small businesses and finding solutions to meet their lending needs,” said Craig Johnson, Executive Vice President, and Chief Lending Officer at The State Bank. “Our team has a passion to serve small businesses and a willingness to partner with business owners to help them reach their financial goals.”

The State Bank has been the top producing Michigan based financial institution for SBA 7a loans in both number of loans and dollar amount for each of the past three SBA fiscal years ending on September 30th.

KCSB Shareholders Elect Jill A. Angell, Blake A. Krum to Board of Directors David T. Krum elected Director Emeritus

Schoolcraft, MI – The shareholders of Kalamazoo County State Bank (KCSB) have elected Jill A. Angell and Blake A. Krum as its newest Board members and have also elected David T. Krum as Director Emeritus.

“It is a great pleasure to welcome both Jill and Blake to the Board of Directors,” said KCSB President and CEO Scott Hines. “Both Jill and Blake add to the long family history of Angells and Krums at KCSB. Both have excellent backgrounds and will add new perspectives, as well as continue the goal of keeping KCSB a strong independent community bank for the communities we serve.”

Jill A. Angell is the daughter of current Chairman of the Board, Thorne Angell. She is a graduate of Western Michigan University, Kalamazoo, with a Bachelor of Science in Psychology and Social Work. Angell has held several jobs in the social services sector. Angell is currently the Member Services Director at Sherman Lake YMCA Outdoor Center. “Jill’s ties to the Kalamazoo and Schoolcraft communities run deep and will be an asset to KCSB as she begins serving on the Board,” Hines noted.

Blake A. Krum also follows a long line of family members who have served on the KCSB Board. Krum has a Bachelor of Arts in Management and Finance from Olivet College, Olivet. Krum also holds a Master of Business Administration - Management from Western Michigan University, Kalamazoo. Krum is currently employed with Raymond James – Williams Capital Management/Hemenway Wealth Management as a financial advisor. “Blake’s knowledge of finances and investments fits well with the operations of the Bank,” Hines said. “We look forward to taping his financial skills to enhance the overall value of the Bank.” Krum, like Angell, also has his roots based in Kalamazoo and Schoolcraft.

David T. Krum was elected as Director Emeritus at the Bank’s Annual Meeting. David had served as a director of the Bank since 1976. “David’s knowledge of the Bank and his heartfelt passion to make KCSB a strong independent community bank will be missed,” Hines said. “David has served the Bank with pride for the past 47 years and we wish him the best as he steps back from his leadership role within the Bank.”

community connections

Northstar Bank Hires Long Time Banker



Sandy Baker

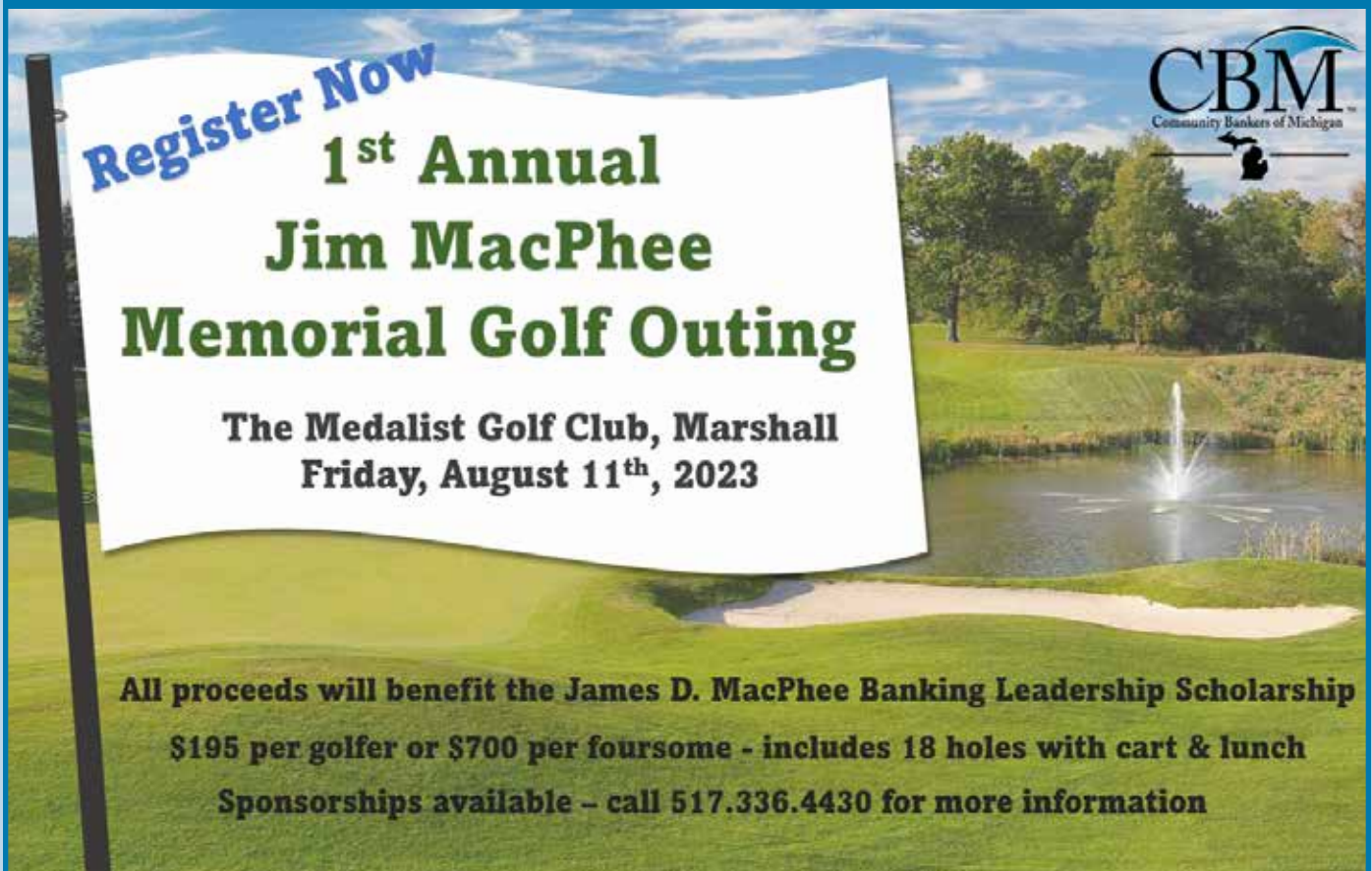
St. Clair County, MI – Sandy Baker was recently hired as Assistant Vice President - Port Huron branch manager at Northstar Bank.

Baker has over 35 years of experience in the financial services industry. In her position, she will have responsibility for the management, business development and retail operations of the branch while maintaining Northstar Bank’s focus on superior customer service. She will be opening and maintaining accounts, originating consumer loans, acting as a small business liaison and oversee daily bank operations among other responsibilities.

“We are thrilled to welcome Sandy to our team,” commented Debbie Cunningham, President and CEO of Northstar Bank. “Her experience, industry knowledge and exceptional customer service fit perfectly with Northstar Bank’s philosophy.”

Baker earned her bachelor’s degree from St. Clair County Community College. She is very involved with her community and enjoys volunteering at Soup Kitchens, Youth Hockey, Fort Gratiot Little League, churches and local car shows.

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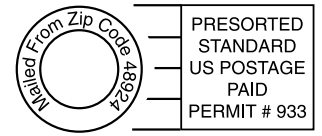
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