

welcome
TO THE FAMILY

choice
 one
BANK

who is ChoiceOne Bank

Founded in Michigan, our small community bank began with local farmers who shared common values. Over time, we've grown to serve you, your families, and your businesses.



125+

YEARS IN THE COMMUNITY

5,530

VOLUNTEER HOURS*

\$805,300

IN DONATIONS & SPONSORSHIPS*

\$4.6 billion

IN ASSETS

56

OFFICES IN MICHIGAN

*Totals are for combined bank as of 12/31/2024

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DEAR CUSTOMERS OF THE STATE BANK,

Welcome to ChoiceOne Bank! Just like The State Bank, ChoiceOne was founded over 125 years ago in a small Michigan town. Despite the changes in times and technology, we have remained true to our roots, serving our Michigan communities with superior service.

At ChoiceOne, we value community and service, much like The State Bank. We are excited to welcome you and continue serving you with the same dedication. Our merger is built on a shared belief in community banking and a commitment to our customers and local communities. By joining forces, we can enhance our product and service offerings and improve branch access, all while keeping decision-making local.

We are proud to have all our locations in Michigan, ensuring that our management and decision-making remain within the communities we serve. Rest assured, your locations and hours will remain the same, and the team you know will continue to serve you as part of the ChoiceOne Bank family. While there may be some changes to your accounts, we are committed to making this transition as smooth as possible.

Enclosed, you will find important disclosures, FAQs, and other information to help you get to know ChoiceOne Bank better. Please review this information, including key dates and account changes, to ensure a seamless transition. You may receive additional details about specific accounts and products.

We are confident that you will feel at home with ChoiceOne Bank. Both of our community banks share the same culture, values, and commitment to exceptional service. Our Board of Directors, management, and entire team are dedicated to providing superior service, quality advice, and showing the utmost respect to everyone we meet. It is our commitment to you that sets us apart and makes us the Best Bank in Michigan.

We look forward to serving you!

Kelly Potes
CEO, ChoiceOne Bank

Michael J. Burke, Jr.
President, ChoiceOne Bank

dates to REMEMBER

MARCH 3 - 14

Receive new ChoiceOne debit card - hold onto it. You will be able to activate and use it starting on March 17. Your current The State Bank debit card will work through March 16.

MARCH 12

Last day for businesses to submit ACH files and payroll.

MARCH 14

The State Bank online banking and bill pay will be deactivated at 3:00 PM.

MARCH 15-16

The State Bank branches and ITMs will be closed.

MARCH 17

Your accounts move to ChoiceOne - Welcome to ChoiceOne Bank! All offices will be open. Start using your new ChoiceOne debit card.

information TO KNOW

before the merger

Print or save your statements to ensure you have them ready for tax season. They may not be immediately available in online banking and mobile banking.

download the app

Starting March 17, 2025: download and start using the ChoiceOne Bank mobile app. The transition to the ChoiceOne Online Banking system will not affect your username. Your temporary password will be the last 4 digits of your social security number.

verify your info

After March 17, 2025: Verify your scheduled transactions and bill pay information have converted successfully. Log into Online Banking and select the eStatements tab to verify your enrollment. Archived statements and check images may not be immediately available in online banking; however, the information can be obtained from your local branch.

monitor your accounts

If you have automatic funds transfers between accounts, monitor them for the first month after the merger to ensure they are working properly.

If you are currently making loan payments via automatic funds transfer, you will see no change. Your loan payments will continue to be taken out as scheduled until your loan is paid in full. Check your accounts to verify the transfer converted successfully.

If you use Online Banking to make loan payments, your loan should automatically show up. If you do not see your loan accounts within Online Banking, contact customer service for assistance. **Customer Service Center at 888.775.6687.**

important CONTACTS

customer support

- **Before March 17, 2025:** The State Bank Customer Service Center at 800.535.0517
- **Starting March 17, 2025:** ChoiceOne Bank Customer Service Center at 888.775.6687

treasury support

- **Before March 17, 2025:** The State Bank Treasury Management support for businesses at 810.714.7607
- **After March 17, 2025:** ChoiceOne Bank Treasury Management support for businesses at 616.887.2332

telephone banking

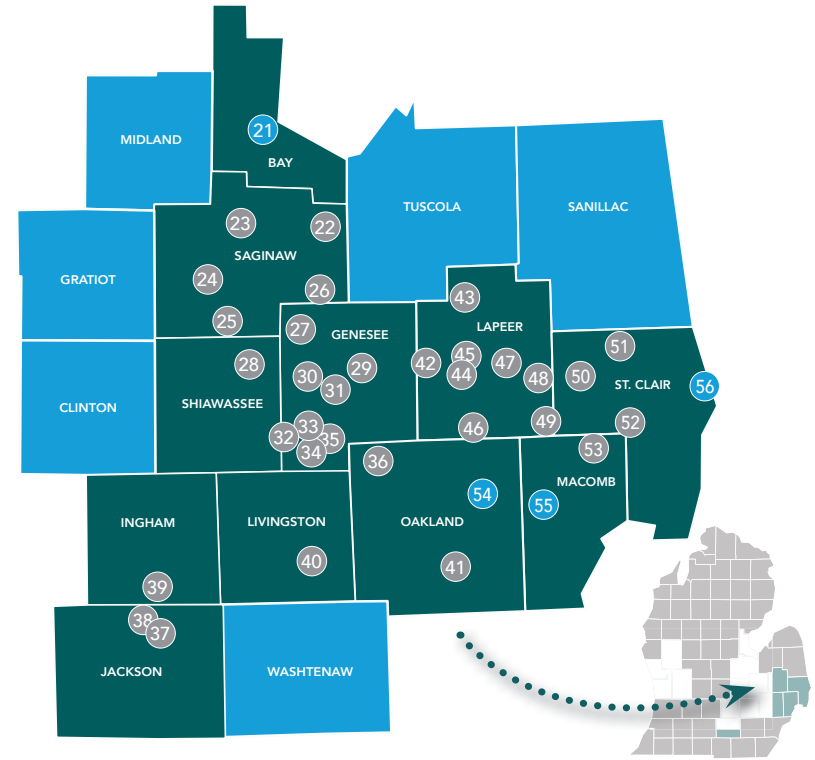
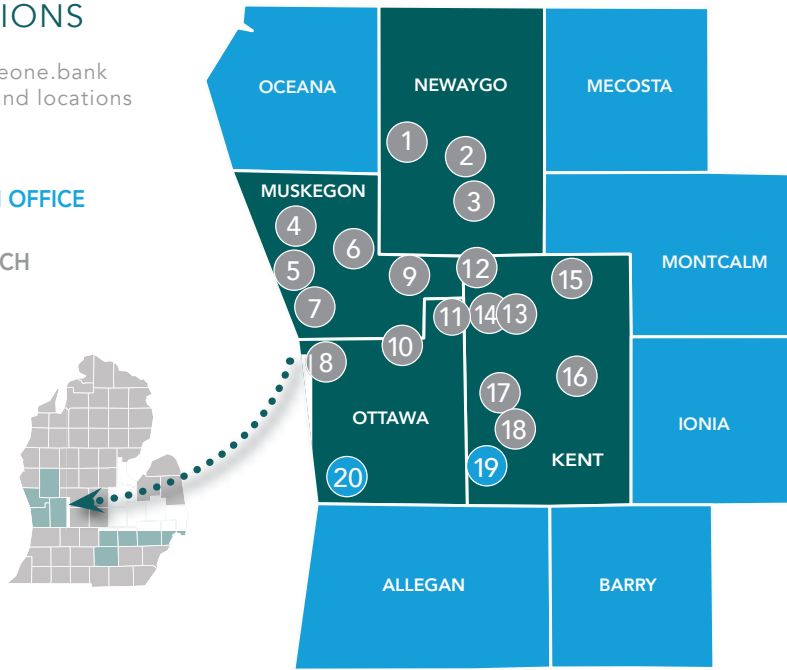
If you use automated Telephone Banking, you will need to re-enroll with your account number. The new number is 800.887.8282.



ChoiceOne Bank LOCATIONS

Visit choiceone.bank
for hours and locations

- LOAN OFFICE
- BRANCH



- | | | | |
|-----------------------|--|-----------------------|--|
| 1. Fremont | 16. Rockford | 31. Grand Blanc South | 45. Lapeer Downtown and Wealth Management |
| 2. Newaygo | 17. Alpine | 32. Linden | 46. Metamora |
| 3. Grant | 18. Grand Rapids | 33. Fenton | 47. Attica |
| 4. North Muskegon | 19. Grand Rapids Loan Office | 34. Fenton-VG's | 48. Imlay City |
| 5. Norton | 20. Holland Loan Office | 35. Silver Parkway | 49. Almont |
| 6. Egelston | 21. Bay City Loan Office | 36. Holly | 50. Capac |
| 7. Harvey | 22. Saginaw | 37. Grass Lake | 51. Yale |
| 8. Grand Haven | 23. Thomas Township | 38. Munith | 52. Memphis |
| 9. Ravenna | 24. St. Charles | 39. Stockbridge | 53. Armada |
| 10. Coopersville | 25. Chesaning | 40. Brighton | 54. Oakland Loan Office |
| 11. Sparta Appletree | 26. Birch Run | 41. Farmington Hills | 55. Macomb Loan Office |
| 12. Kent City | 27. Montrose | 42. Elba | 56. Port Huron Loan Office |
| 13. Wealth Management | 28. New Lothrop | 43. Deerfield | |
| 14. Sparta - Main | 29. Flint | 44. Lapeer South | |
| 15. Cedar Springs | 30. Grand Blanc North | | |

banking FAQs

WILL I USE THE SAME DEBIT CARD?

Prior to merger, new ChoiceOne Mastercard® debit cards will be issued to customers with a new debit card number. Activate and begin using your new debit card starting on March 17, 2025.

- **To activate a new card or change the PIN** on an existing card, call 800.290.7893
- **To report a lost or stolen card**, please contact our **Customer Service Center at 888.775.6687**
- **Use your debit card to pay recurring payments**, we recommend updating this information with merchants to avoid delays in payments
- Remember, you can easily freeze your card through our Online Banking portal, or in the ChoiceOne mobile app

WHEN CAN I START USING CHOICEONE ATMS?

Starting March 17, 2025, you may use ChoiceOne ATM's.

WILL MY CREDIT CARDS CHANGE?

Your current credit cards will continue to work.

CHANGES TO ACH TRANSACTIONS?

Your Automated Clearing House (ACH) activity, such as direct deposits and automatic payments already posting to your account, will be received and processed as it is today. For any new ACH, you will need to use the ChoiceOne routing number 072408436.

WILL MY SAFE DEPOSIT BOX CHANGE?

Your current safe deposit box will remain the same.

WILL MY CERTIFICATES OF DEPOSIT CHANGE?

The terms of your existing Certificates of Deposit (CD) will remain in effect.

online banking FIRST-TIME LOGIN

Treasury Management users will receive an email on login information. See page 27 for more information.

Effective March 17, 2025, you will login at choiceone.bank.

1. **Click the login button.** Fill in your username that you used for The State Bank. The transition to the ChoiceOne Online Banking system will not affect your username. Your temporary password will be the last 4 digits of your social security number.
2. **Review your Dashboard** to verify all of your accounts have transitioned to ChoiceOne. Your Dashboard can be customized, add/remove "cards" through the organized dashboard button, change the order of those cards, and more. You can also click on Accounts to see the information.
3. **Review Transfers** if you have any scheduled transfers set up on your account please review them for accuracy.
4. **Review Bill Pay** if you have any scheduled payments set up on your account please review them for accuracy.

HAVE QUESTIONS ABOUT YOUR ONLINE ACCOUNT?

Get locked out? Don't see all of your accounts? Need to activate your debit card? Or just have questions?



Click on the secure message center (question mark at the bottom-right corner of your window) for options on contacting Customer Service while you're still logged in. Or contact our **Customer Service Center at 888.775.6687**.

general FAQs

WHAT IS THE NAME OF THE MERGED FINANCIAL INSTITUTION?

The name will be ChoiceOne Bank. You can expect to see signs change from The State Bank to ChoiceOne Bank.

WHERE WILL I SIGN INTO ONLINE BANKING?

Effective March 17, 2025, you will login at choiceone.bank. You can continue using your current online banking with The State Bank until March 14, 2025 at 3:00 PM.

WHAT IS THE NEW ROUTING NUMBER?

The new routing number will be 072408436. The State Bank routing number will continue to work.

WILL THE DATE MY STATEMENT IS PREPARED CHANGE?

Going forward, your statement date will remain the same and be the last business day of the month. This applies to paper and eStatements.

WILL I NEED NEW CHECKS?

You may continue to use your current checks. When you are running low, please order your checks directly through one of our branches or on the phone at 888.775.6687 to ensure that all your information is up to date and correct. If you choose to order checks through a third party, please verify your information with us first.

IS THE BANK FDIC INSURED?

Yes, the coverage on your accounts will not change. For more information on FDIC insurance, please visit [fdic.gov](https://www.fdic.gov).

loan FAQs

DO I NEED TO CONTACT MY INSURANCE AGENT?

Yes, if you have a loan you will need to contact your insurance agent to have them update the lien holder to ChoiceOne Bank.

**Mail updated documents to
ChoiceOne Bank, P.O. Box 186
Sparta, MI 49345**

WHAT IF MY PAYMENT IS COMING FROM ANOTHER FINANCIAL INSTITUTION?

Payments set up for automatic withdrawals from another financial institution will continue to be made with no intervention.

WILL THE RATE ON MY LOAN CHANGE?

No, the rate on your fixed rate loan will not change.

WILL MY LOANS AUTOMATICALLY BE AVAILABLE IN ONLINE BANKING?

Yes, if they are currently on your Online Banking account. If for some reason you do not see your loans in Online Banking, please contact our **Customer Service Center at 888.775.6687**.

WILL MY LOAN PAYMENTS VIA AUTOMATIC FUNDS TRANSFER CHANGE?

If you are currently making payments via automatic funds transfer, you will see no change. Your payments will continue to be taken out as scheduled until your loan is paid in full. Please check your accounts to verify everything converted successfully.

WILL MY LOAN NUMBER CHANGE?

You will receive a separate communication if your loan number changes.

mortgage & home equity FAQs

DO I NEED TO CONTACT MY INSURANCE AGENT?

Yes, if you have a mortgage or home equity loan you will need to have them update the mortgagee clause to ChoiceOne Bank, ISAOA.

**Mail updated documents to
ChoiceOne Bank, P.O. Box 186
Sparta, MI 49345**

WHAT WILL HAPPEN WITH MY ESCROW ACCOUNTS?

All escrow accounts will transfer and will not require any action on your part.

WHERE DO I MAIL MY LOAN PAYMENT?

Mail all loan payments to ChoiceOne Bank, P.O. Box 186, Sparta, MI 49345.

WILL I CONTINUE TO GET COMBINED STATEMENTS FOR MY LOANS?

If you receive combined statements for your loans, they will be sent separately following March 17, 2025.

WILL MY PAYMENTS VIA AUTOMATIC FUNDS TRANSFER CHANGE?

If you are currently making payments via automatic funds transfer, you will see no change. Your payments will continue to be taken out as scheduled until your loan is paid in full. Please check your accounts to verify everything converted successfully.

WILL MY HELOC AND LOANS AUTOMATICALLY BE AVAILABLE IN ONLINE BANKING?

Yes, if they are currently on your Online Banking account. If for some reason you do not see your loans in Online Banking, please contact customer service for assistance. **Customer Service Center at 888.775.6687.**

WILL I RECEIVE NEW HELOC CHECKS?

Yes, you will receive new HELOC checks.

WILL MY MORTGAGE OR HELOC PAYMENT DUE DATES CHANGE?

Your mortgage payment due date will not change.

HELOC payments will be due between the 19th and 21st of each month.

WILL MY HELOC STATEMENT DATE CHANGE?

HELOC statements will be sent on the last business day of each month.

NOTICE OF SERVICING TRANSFER

If The State Bank services your mortgage loan it will be transferred to ChoiceOne Bank effective March 17, 2025. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change. ChoiceOne Bank will begin collecting your payments effective March 17, 2025. The State Bank will stop accepting payments from you after March 14, 2025.

**Send all payments due on or after March 17, 2025 to
ChoiceOne Bank, P.O. Box 186
Sparta, MI 49345**

If you have any questions for either your present servicer (The State Bank) or your new servicer (ChoiceOne Bank) about your mortgage loan or this transfer, please contact them using the information that follows:

Current Servicer:

The State Bank
175 N. Leroy St
Fenton, MI 48430
Toll Free: 800.535.0517
Local: 810.629.2263

New Servicer:

ChoiceOne Bank
109 E Division
Sparta, MI 49345
Toll Free: 888.775.6687
Local: 616.887.7366

Under federal law, during the 60 day period following the effective date of the transfer of loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

account TRANSITION

You can review your account below and see what your account will transition into. Your current account type is listed on your statements.



If you think another ChoiceOne account might suit you better, please contact us starting on March 17, 2025. We would be happy to discuss your options. **Customer Service Center at 888.775.6687.**

PLEASE REFER TO THE IMPORTANT DISCLOSURES INCLUDED WITH THIS MAILING

personal ACCOUNTS

YOUR CURRENT ACCOUNT

YOUR NEW ACCOUNT



|  |  |
|---|---|
| Earthcents Checking Paymate Checking Paymate Direct Deposit Checking | Secure Plus Checking |
| Kasasa Cash* Kasasa Cash Back* Free Checking Gain Control Checking In Control Kasasa Tunes* Senior Checking Paymate Basic | Freedom Checking |
| Interest Checking Now Account Premium Now Account Paymate Income Checking Paymate Performance Checking Personal Insured Cash Sweep Personal High Yield Insured Cash Sweep | Choice Checking |
| HELOC Checking | HELOC Checking |

*Kasasa benefits will no longer accrue beginning March 1 2025, as noted on your January statement.

personal ACCOUNTS

YOUR CURRENT ACCOUNT

YOUR NEW ACCOUNT

|  |  |
|--|---|
| Basic Savings Kasasa Saver* Kasasa Saver for Cash Back* Pinnacle Personal Money Market Savings Premier Money Market Savings Premier Savings Prosperity Money Market VIP Savings | Personal Savings |
| Moola Moola Savings | Super Savers Savings |
| Personal High Yield Money Market | Personal Executive Money Market Checking |
| Premium Personal MM Savings | Premier Personal Savings |
| All Purpose Club Christmas Club | Will be closed at Merger and a check will be mailed |
| HSA Family | HSA Family |
| HSA Individual | HSA Individual |
| Non-Personal CD Personal CD Public CD College Sure CD 18 Month and Over | Standard CD |
| Educational IRA Roth IRA Traditional IRA | Education, Roth, and Traditional IRAs will remain the same |
| Variable Rate CD | Variable CD |

business ACCOUNTS

YOUR CURRENT ACCOUNT



YOUR NEW ACCOUNT



Basic Business Checking

Small Business Checking

Commercial Checking
Business Insured Cash Sweep
Prime ICS Checking Business

Business Checking

Select Business Checking

Business Relationship Checking

Business High Yield Checking

Corporate Interest Checking

IOLTA Checking

IOLTA Checking

Public Checking
Public Money Checking
Muni Interest Checking
Muni Insured Cash Sweep
Muni High Yield Insured Cash Sweep

Public Funds Interest Checking

business ACCOUNTS

YOUR CURRENT ACCOUNT



YOUR NEW ACCOUNT



Business Basic Savings
Select Business Savings
Commercial Savings
Pinnacle Business Money Market Savings
Premium Business Money Market Savings

Business Savings

Business High Yield Money Market Account

**Business Executive
Money Market Checking**

Public Savings
Pinnacle Municipal Money Market Savings

Public Fund Savings

Muni High Yield Money Market
Premium Municipal Money Market

Public Funds Money Market

Church Checking
Club Checking
Non-Profit Checking

Community Checking

personal
CHECKING ACCOUNTS

PLEASE REFER TO THE IMPORTANT DISCLOSURES
ON PAGES 24-25 AND INCLUDED WITH THIS MAILING

SECURE PLUS
CHECKING

FREEDOM
CHECKING

CHOICE
CHECKING

| | | | |
|--------------------------------|--|---|--|
| Minimum Opening Deposit | \$25 | \$25 | \$25 |
| Minimum Daily Balance | NO Minimum Balance | NO Minimum Balance | \$10,000 |
| Monthly Service Charge | \$8.95. A rebate of \$5.00 is applied if 15 debit card transactions post prior to the last business day of the month | \$0 | Under \$3,000 - \$25 fee \$3,000 - \$9,999 - \$15 fee Over \$10,000 - No fee |
| Monthly Statements | eStatements - no charge Paper Statements - \$3.00* | eStatements - no charge Paper Statements - \$3.00* | eStatements - no charge Free Paper Statements |
| Checks | Seniors 65 and up receive \$10 off your first order of checks | Prices Vary | Prices Vary |
| Other Benefits | <p>Bounce Protection (see page 25)</p> <p>IDProtect® identity theft monitoring and resolution service for you, your joint account holders, and eligible family members ¹</p> <p>Cell Phone Protection: Up to \$300 of replacement or repair costs if your cell phone is stolen or damaged ²</p> <p>Access to any ATM with two ATM fees waived per month</p> <p>Online Banking, Bill Pay, Mobile Banking, Mobile Deposit, Direct Deposit</p> <p>Students & Military - account fees are waived for enrolled college students ages 16-24 and active military personnel</p> | <p>Bounce Protection (see page 25)</p> | <p>Bounce Protection (see page 25)</p> |


business
CHECKING ACCOUNTS

PLEASE REFER TO THE IMPORTANT DISCLOSURES INCLUDED WITH THIS MAILING

SMALL BUSINESS
CHECKING

BUSINESS
CHECKING

PUBLIC FUNDS
CHECKING

| | | | |
|--------------------------------|---|--|---|
| Minimum Opening Deposit | \$100 | \$100 | \$100 |
| Monthly Service Charge | \$0 | Monthly Service: \$10 * Per Items Fee: \$0.15 ** | \$0 |
| Interest Earned | NA | NA |  |
| Other Benefits | <p>Bounce Protection (see page 25)</p> <p>Support for checks, deposits, ACH, and POS transactions</p> <p>Up to 100 transactions per month (\$0.40 fee per item over 100)</p> | <p>Bounce Protection (see page 25)</p> <p>Eligible for Treasury Management Services such as ACH Origination, Direct Deposit, Domestic and International Wires, Positive Pay, Remote Deposit Capture, and Lockbox.</p> | |

* An earnings credit is used to offset activity charges based on the average collected balance.

** An item is a debit, credit or deposited item.

personal CHECKING ACCOUNTS

disclosure information

*Please contact us for help with enrolling to eStatements or enroll in eStatements through your online banking to avoid future cost.

Secure Plus Checking

1) Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

2) Secure Plus Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.

Follow up letter will be sent with additional information regarding your Secure Plus Checking benefits, including instructions on how to access all benefits.

personal & business CHECKING ACCOUNTS

bounce protection

Bounce Protection will be active on most eligible personal and business checking accounts upon conversion, with the exception of certain account types such as Representative Payee, Guardianship, and Public Funds.

Bounce Protection is a discretionary overdraft service that provides a safety net for unexpected incidents. Using bounce protection has a cost of \$35 per transaction, personal accounts can be charged up to 5 fees per day or \$175, business accounts do not have a per day cap. This service provides \$700 of overdraft coverage for personal accounts and \$1,500 for business accounts.

Basic Coverage (provided on all eligible personal and business accounts): Covers transactions at the teller window, writing a check, recurring debit card transactions, ACH Auto Debit transactions, and bill pay. (Accounts overlimit will continue to be charged).

Extended coverage (provided on all business accounts, consumer customer must opt-in to coverage): Includes basic coverage PLUS everyday debit card transactions (swiping a debit card) and ATM withdrawals.

Customers wishing to deactivate bounce protection, or opt-in to extended coverage, may call Customer Service at 888.775.6687 or visit any of our banking centers.

[PLEASE REFER TO THE IMPORTANT DISCLOSURES INCLUDED WITH THIS MAILING](#)

business BANKING

Our online banking services offer a secure way for businesses to manage finances. The Treasury Management Platform supports ACH/Direct Deposits, Wires, and Positive Pay, with advanced user control and comprehensive reporting. Many small businesses use our standard online banking for daily transactions and account management.

treasury MANAGEMENT

With our feature-rich Treasury Management Platform, you'll have visibility and control over your financial accounts. Our intuitive interface allows for seamless access to perform essential tasks like:

- **Transfer between one or many accounts** with just a few clicks.
- **Check and ACH Positive Pay** safeguard your accounts from potential fraud.
- **ACH, Direct Deposit, and Wires** are sent securely and reliably
- **International Wires** enable secure and fast cross-border payments.
- **Same Day ACH** allows for payments with same-day delivery.
- **Advanced Reporting** provides comprehensive financial insights.
- **Lock Box** streamlines payment processing and enhances cash flow.
- **Remote Deposit Capture** lets you deposit checks remotely, saving time and improving funds availability.

Beyond daily tasks, the system provides tools to help you better understand cash flows, expenses, and other key performance indicators over time. Custom dashboards can be tailored specifically to the needs of your users and roles. Comprehensive security protocols ensure your data and transactions remain safe. And with fast speeds, your finance team gains greater autonomy and productivity when managing accounts.

business banking CHECKLIST

Our goal is to ensure that your business operations continue smoothly and without interruption as you become a ChoiceOne Customer. To help you prepare, we have outlined some steps you can take.

BEFORE MARCH 17, 2025

- Download Statements and Tax Documents:** Ensure you download and save all your recent bank statements and tax documents for your records.
- Back Up ACH Batches and Wire Templates:** Back up any ACH batches and wire templates to avoid any disruptions in your payment processing.
- Note Any Recurring Transactions:** Review and make note of any transactions that are configured to recur. These transactions could be ACH, Wires, or Bill Payments.
- Backup Quickbooks/Quicken:** Before becoming a ChoiceOne customer, back up your data in your accounting software.

STARTING MARCH 17, 2025

- Watch for an Email:** You will receive an email if you are a Treasury Management Platform user on March 17, 2025 to complete user enrollment.
- Quickbooks/Quicken:** It will be important to follow the step by step instructions on how to delink from The State Bank and relink to ChoiceOne Bank. It is critical that steps be followed to avoid duplicate entries. Instructions can be found on **choiceone.bank/merger**
- Contact Your Relationship Manager:** Reach out to your relationship manager for any specific questions or concerns.

We appreciate your cooperation and are here to support you through this transition. If you have any questions, please don't hesitate to contact us.

Stay Informed: Keep an eye on communications from us for additional steps you will need to take to ensure a smooth transition to becoming a ChoiceOne Customer.

Want to learn more? Find videos, tips, and additional FAQs at **choiceone.bank/merger**.

wealth MANAGEMENT

Advisors and Wealth professionals providing comprehensive, cross-disciplinary services.

The State Bank Wealth Management team has joined forces with the ChoiceOne Wealth Management team.

Together, we offer a team of seasoned, agile, and responsive professionals dedicated to helping organizations, individuals, and families define and achieve their financial objectives. With decades of combined expertise, we empower our clients to capitalize on opportunities and fulfill their unique aspirations.

Specializing in investing, lending, banking, and trust services, we provide comprehensive knowledge and insights tailored to your needs, ensuring we stay attuned to what matters most to you.

Our services include:

- Trust and Estate Planning and Administration
- Investment and Risk Management
- Company-Sponsored Retirement Plans
- Financial Planning
- Brokerage and Insurance
- Private Banking and Lending
- Tax Planning

| | | |
|------------------|--|----------------|
| Not FDIC Insured | No Bank Guarantee | May Lose Value |
| Not a Deposit | Not insured by any Federal Government Agency | |



OUR MISSION

To provide superior service, quality advice, and show utmost respect to everyone we meet.

OUR VISION

To be the Best Bank in Michigan.



Made in
MICHIGAN

choice
one
BANK

Member FDIC | choiceone.bank

TSB 03.2025