

# WOLVERINE BANK

*Celebrates 75 Years of Service to Midland  
and Reflects Upon 5-Star Rating*

## *Built on Trust*



At Wolverine Bank's recent annual meeting, President and CEO, David Dunn thanked the customers, employees, and Board of Wolverine for their commitment to the bank. He noted that it is gratifying to know that for over 75 years Wolverine has been able to provide strong, stable and trusted financial solutions to the residents of the Midland area. Among all banks in our country, including the well-run and admirable community banks which traditionally have been the backbone of our economy, Wolverine is in the top 1% for long-term financial stability. The 5-Star rating which Wolverine has held for 20 consecutive years is not the goal, it is the result of and recognition for the fact that Wolverine has upheld its values, no matter what the economic conditions or the competitive environment. These values are built upon trust—customers can trust that Wolverine truly cares about them while providing solutions that are exceptionally competitive in any market place. Wolverine Bank is proud to say that we have and will always maintain our focus on doing the right thing for customers—we played no part in creating the current financial crisis, have not taken bailout funds, and we actively work to preserve and improve the quality of life for all in our communities.

More people are realizing that doing business with Wolverine is an investment in Michigan, because Wolverine Bank is headquartered in Midland and the money invested with us stays right here. This enables Wolverine Bank to continue to make loans to Michigan businesses and residents. With loan rates at historic lows, more Michigan residents will be able to benefit from the fact that Wolverine is still strong and still lending.

Wolverine stands with our customers in reaffirming a commitment to our local communities while looking forward to a bright future for the Midland area. In fact, we continue to expand our offerings, recently announcing our HI Power Checking (4% Interest) account. This new product provides an exceptional way for customers to make the most of their hard-earned money. Products like this will continue to provide customers with high value combined with the security of a 5-Star bank.

Even if a customer is fully FDIC insured, banking with an institution you can trust makes all the difference. While FDIC insurance is important, there are many other things that could go right or wrong with a banking relationship. For instance, being placed into the right product which provides the best balance of rate and liquidity is critical. You should not have to wonder if you are being charged excessive fees or have to deal with confusing penalties. Just as importantly, you should not just be a number to your bank—you should be a person with unique financial needs and goals. At Wolverine, the 5-Star rating represents the trust customers can have in us to be honest, forthright, and recommend the right thing for them.



**Bill Schmidt**

Wolverine Bank has a long tradition of Board members who exemplify the trustworthiness and community commitment of Wolverine. This year, Wolverine honored its outgoing Chairman, Bill Schmidt, who retired after 20 years of distinguished service to the bank. Schmidt, former Assistant Controller of The Dow Chemical Company and CFO of Dow AgroScience, has been an integral part of Wolverine's success and will be missed by the Board and employees of Wolverine.



**Rick Reynolds**

Wolverine also congratulated our new Chairman, Rick Reynolds. Reynolds, President of MidMichigan Health, has served on the Wolverine Board since 1985 and most recently has been the Chairman of its Planning Committee. Eric Blackhurst was welcomed as a new member to our Board. Blackhurst has a distinguished career as legal counsel for The Dow Chemical Company and currently serves as Senior Managing Counsel, Business Services, Ventures and Strategic Development. A Midland native, Blackhurst is a Summa Cum Laude graduate of Alma College and the University of Kentucky College of Law, earning a J.D., with highest distinction. Prior to joining Dow, he was an attorney in the securities and banking group at the firm of Snell and Wilmer in Phoenix, Arizona. He is a member of the Michigan and Arizona Bar Associations as well as the Phi Beta Kappa Society and the Order of the Coif.



**Eric Blackhurst**

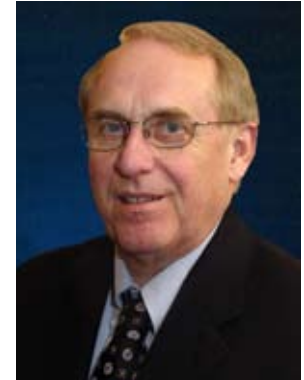
Existing Board members who were congratulated on their reelection were Roberta ("Bobbie") Arnold, who serves as President and Chief Executive Officer of The Strosacker Foundation; David Dunn, President and CEO of Wolverine Bank; and Ron Sexton, Retired Corporate Treasurer of Dow Corning Corporation.



**Bobbie Arnold**



**Dave Dunn**



**Ron Sexton**

In addition to the above, the Wolverine Board also includes: Dr. Herbert Camp of MidMichigan Physicians Group; Julie Fasone Holder, Sr. Vice President, The Dow Chemical Company; J. Donald Sheets, Dow Corning Corporation Vice President, Chief Financial Officer, and Americas Area President; and Joseph VanderKelen, President, SMI Snow Makers.



**Dr. Herbert  
Camp**



**Julie  
Fasone-Holder**



**Donald  
Sheets**



**Joseph  
VanderKelen**

Our Wolverine Bank leadership team includes: Joell Anthony, Controller and Secretary; Jill Gushow, Chief Strategic and Deposit Development Officer; Valerie McCloy, Manager of Consumer Underwriting; Lisa Orlando, Loan Sales Manager; Rick Rosinski, Chief Operating Officer and Treasurer; John Schmitt, Manager of Commercial Underwriting; and Sharon Starks, Senior Business Development Officer.



**WOLVERINE BANK**  
**SOLUTIONS. STRENGTH. TRUSTED.**

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