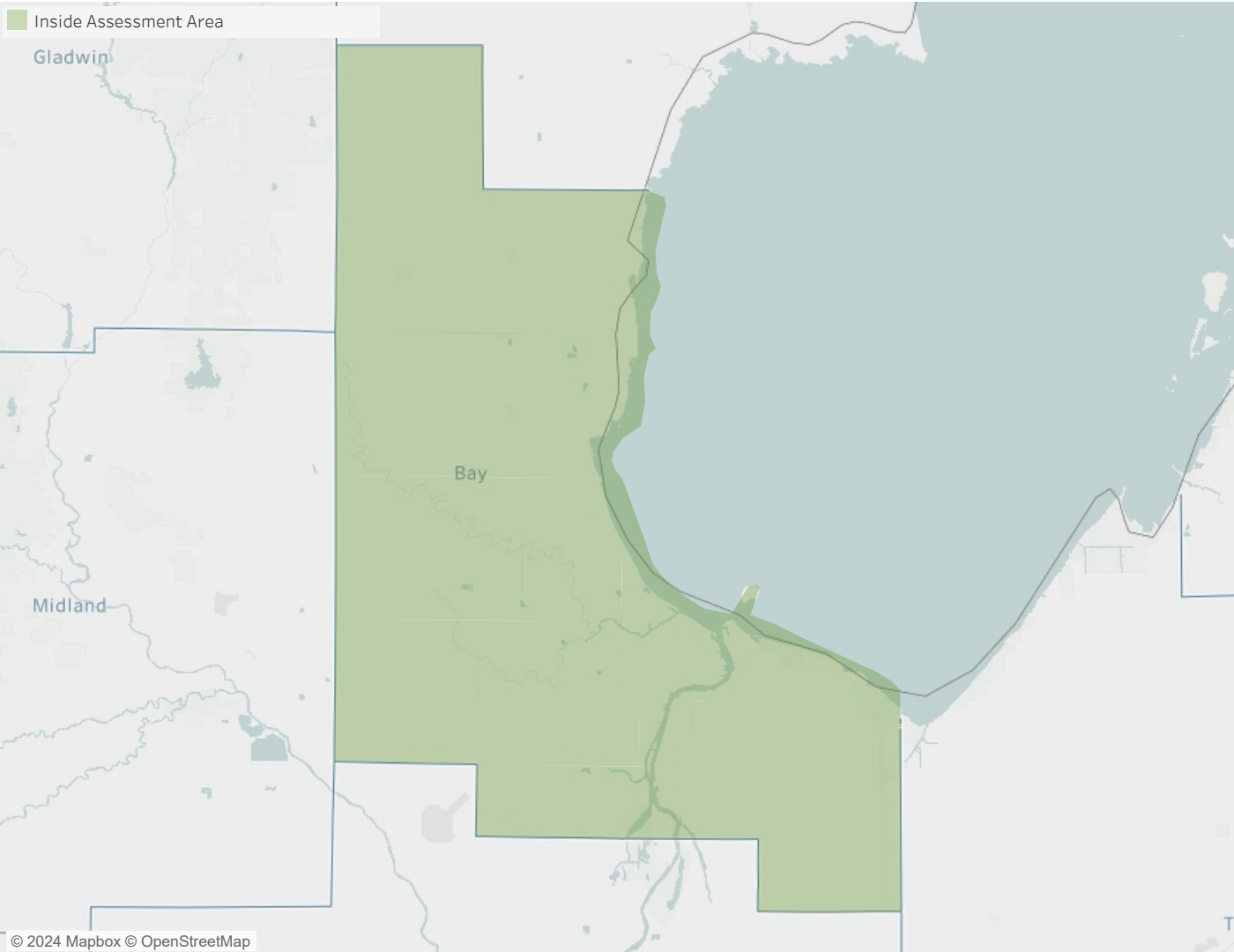
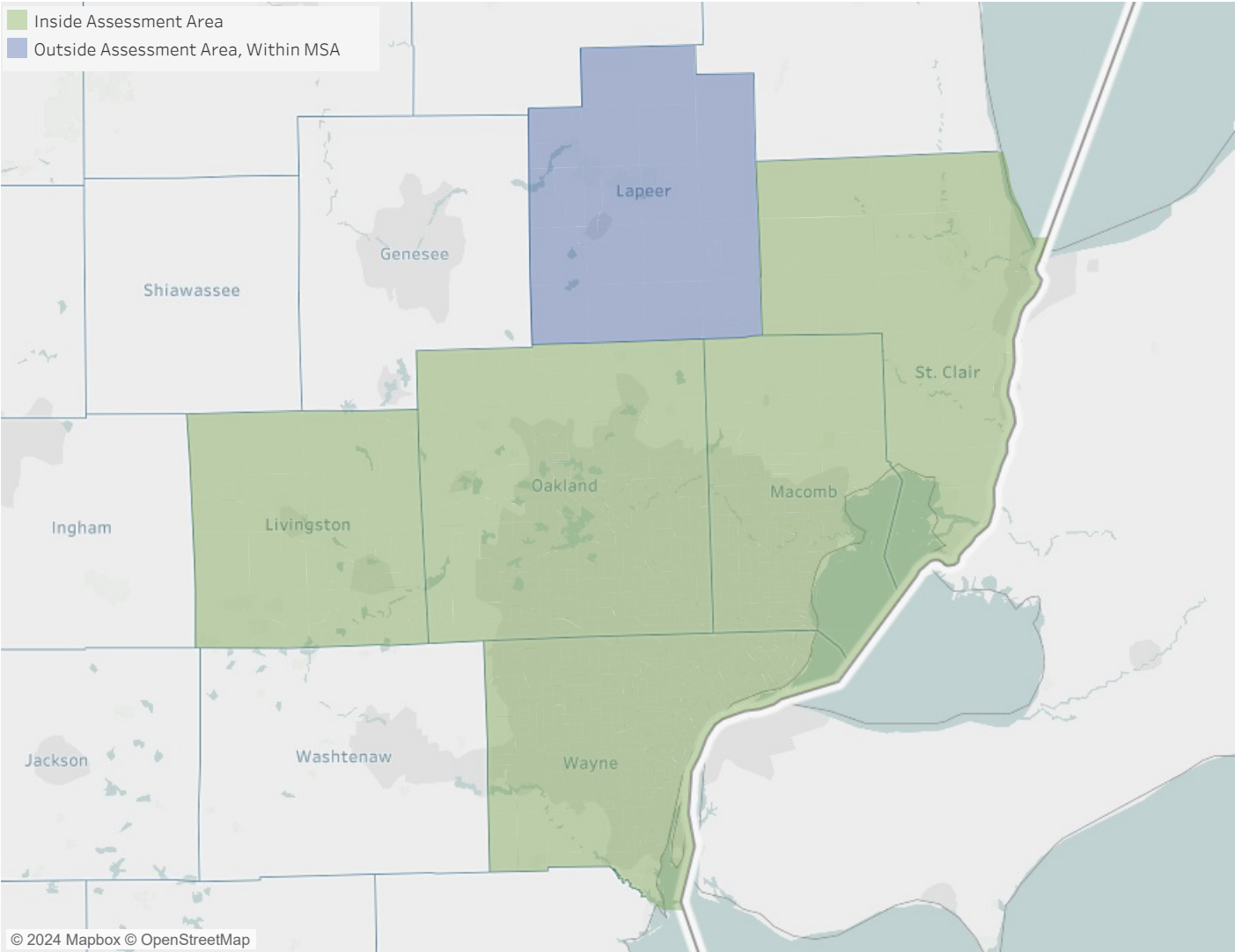
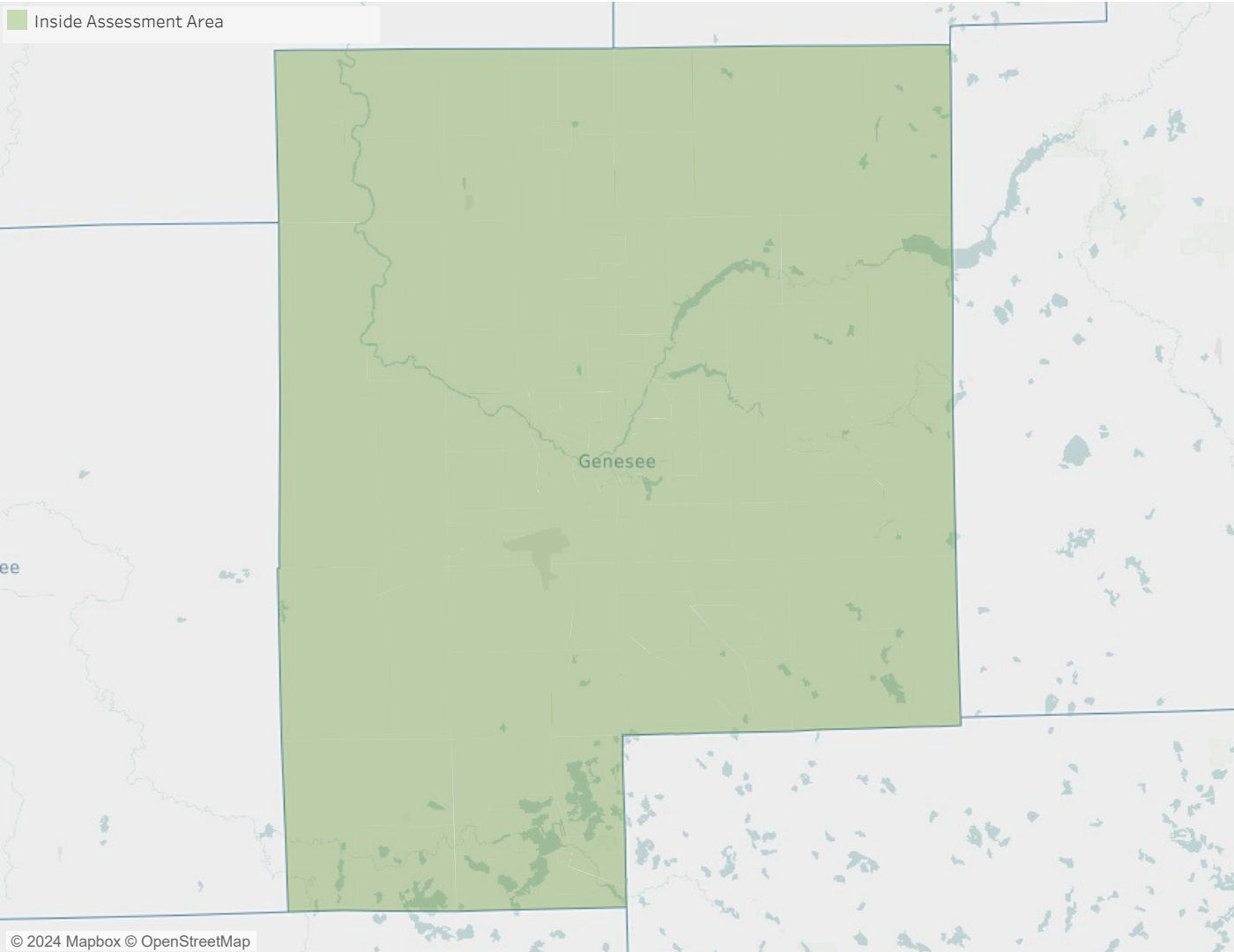


Bay City, MI
CRA Assessment Area

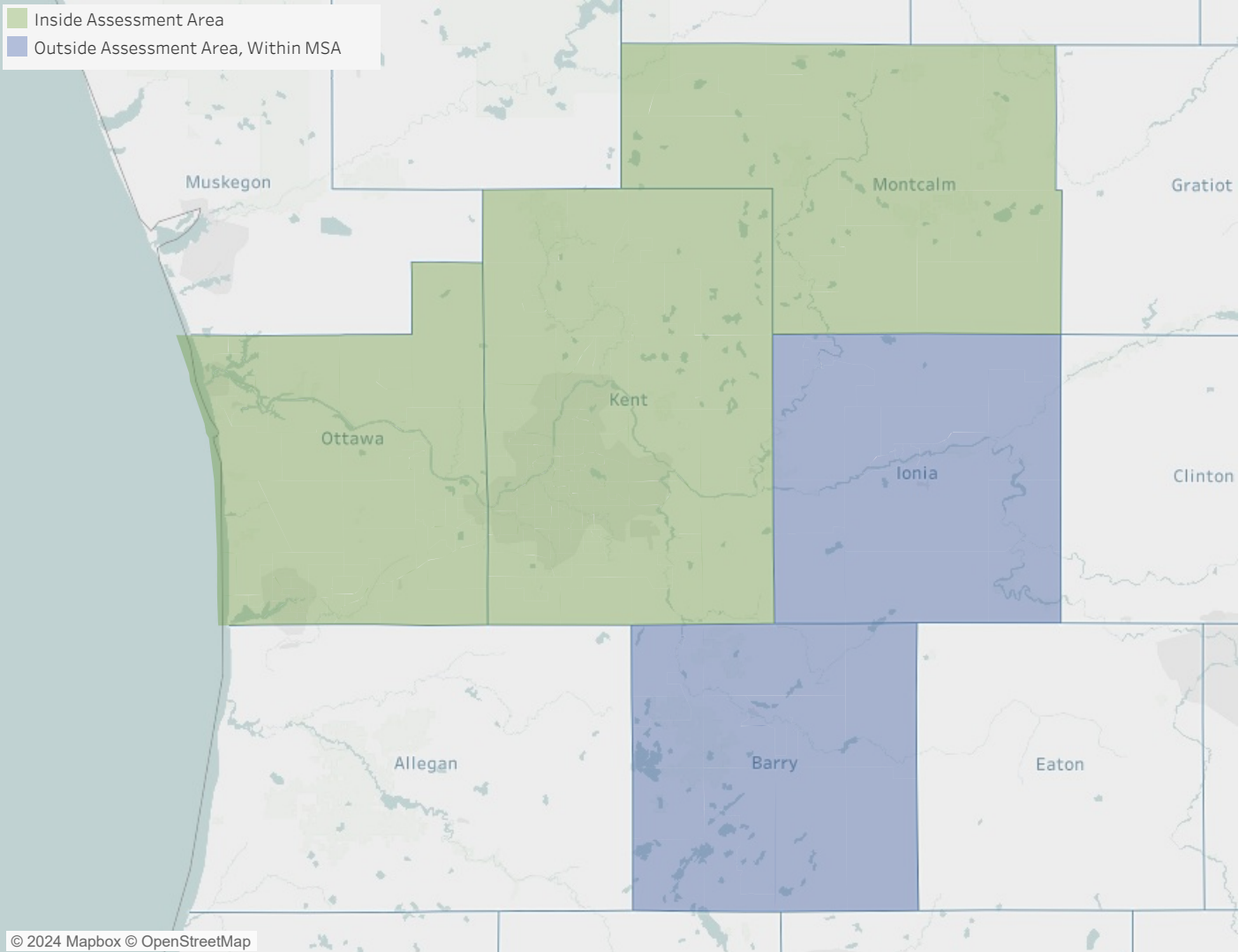


Detroit - Warren - Dearborn, MI
CRA Assessment Area

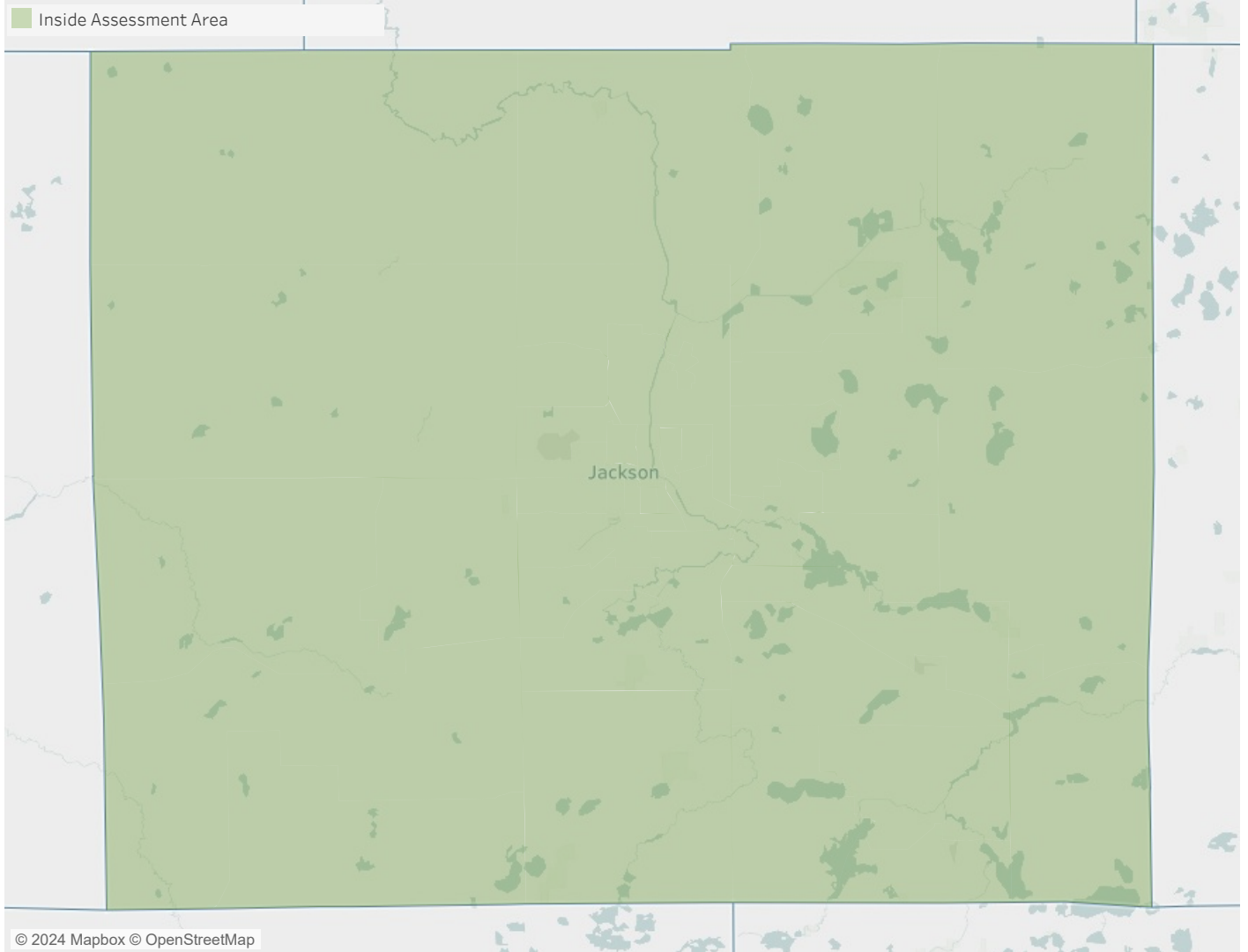


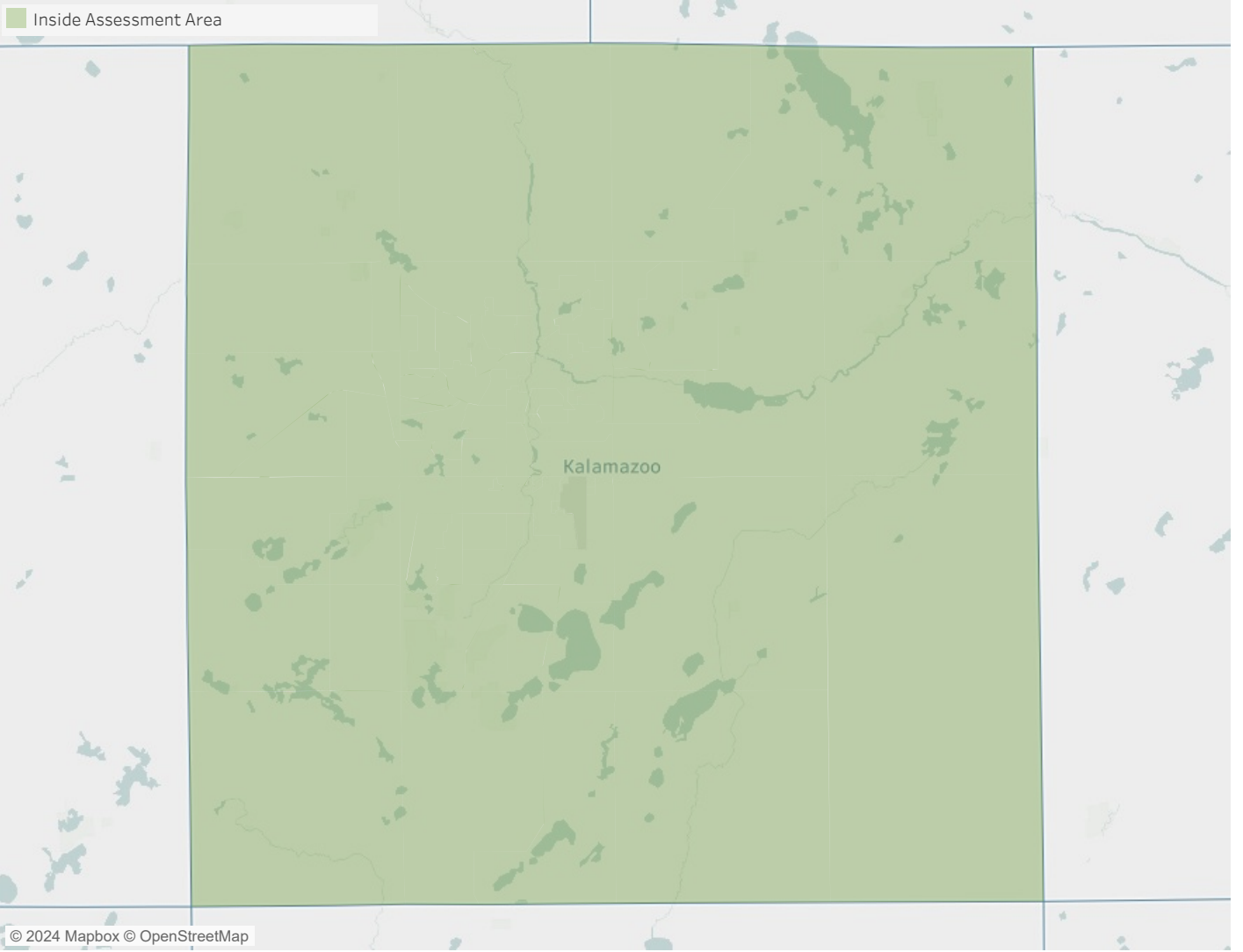


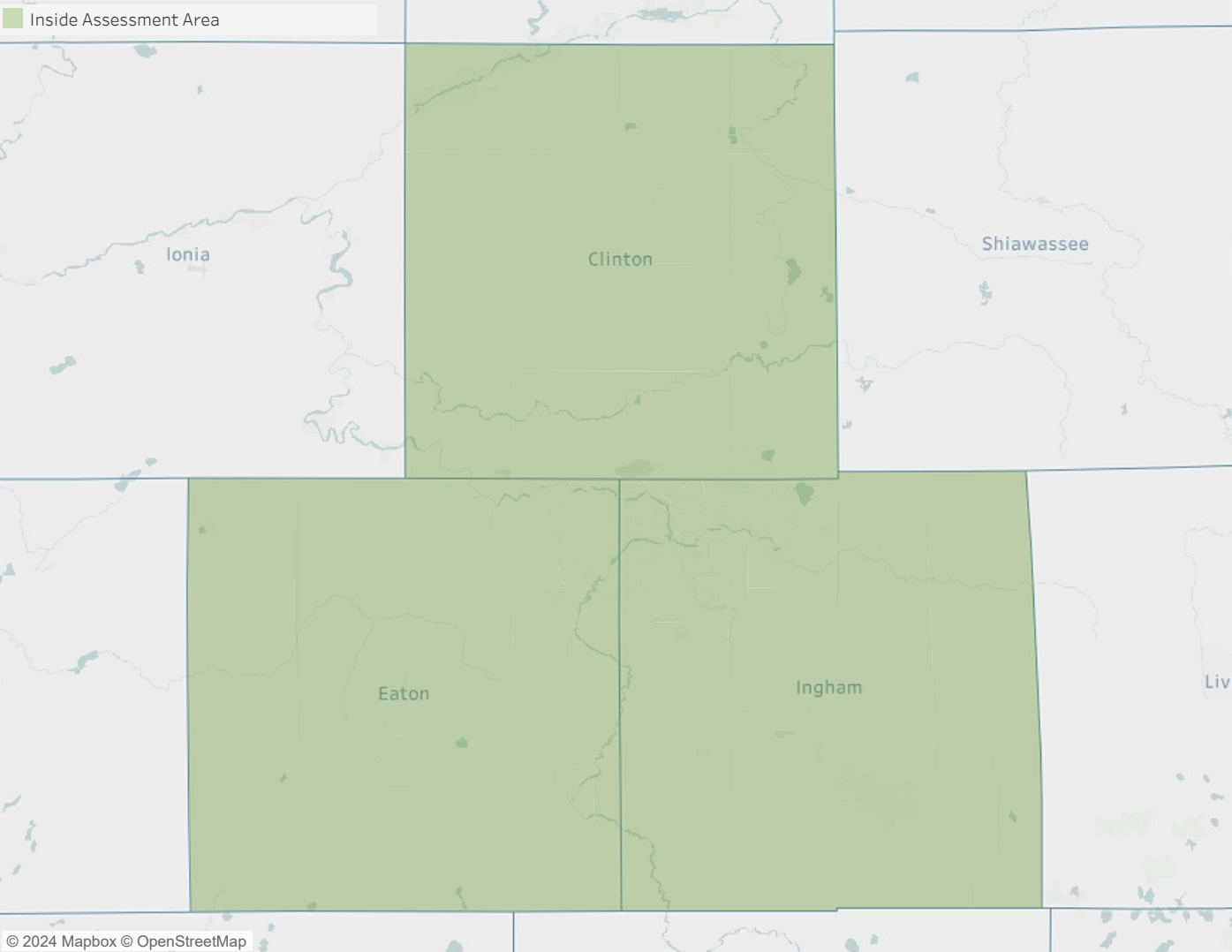
Grand Rapids - Wyoming - Kentwood, MI CRA Assessment Area



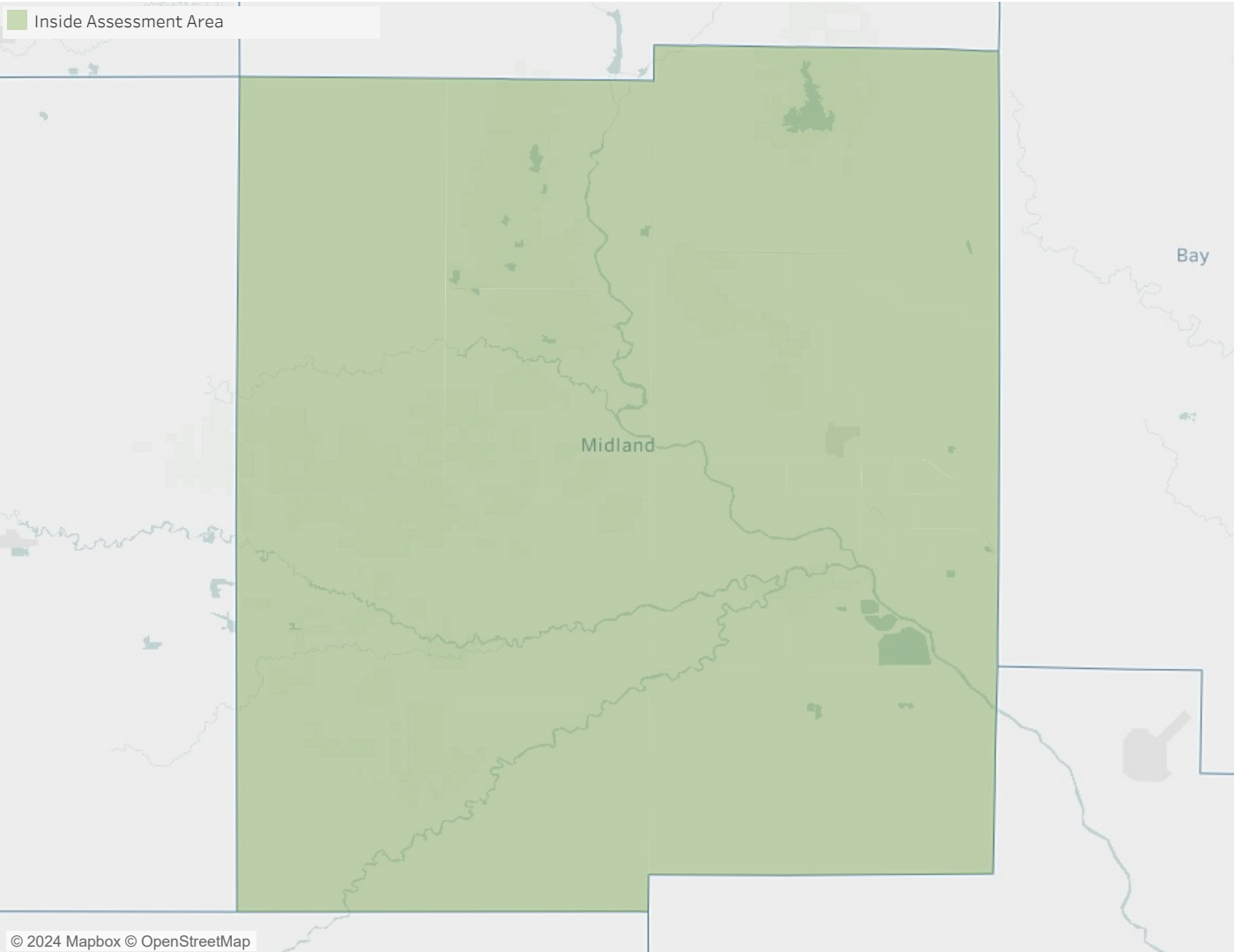
Inside Assessment Area



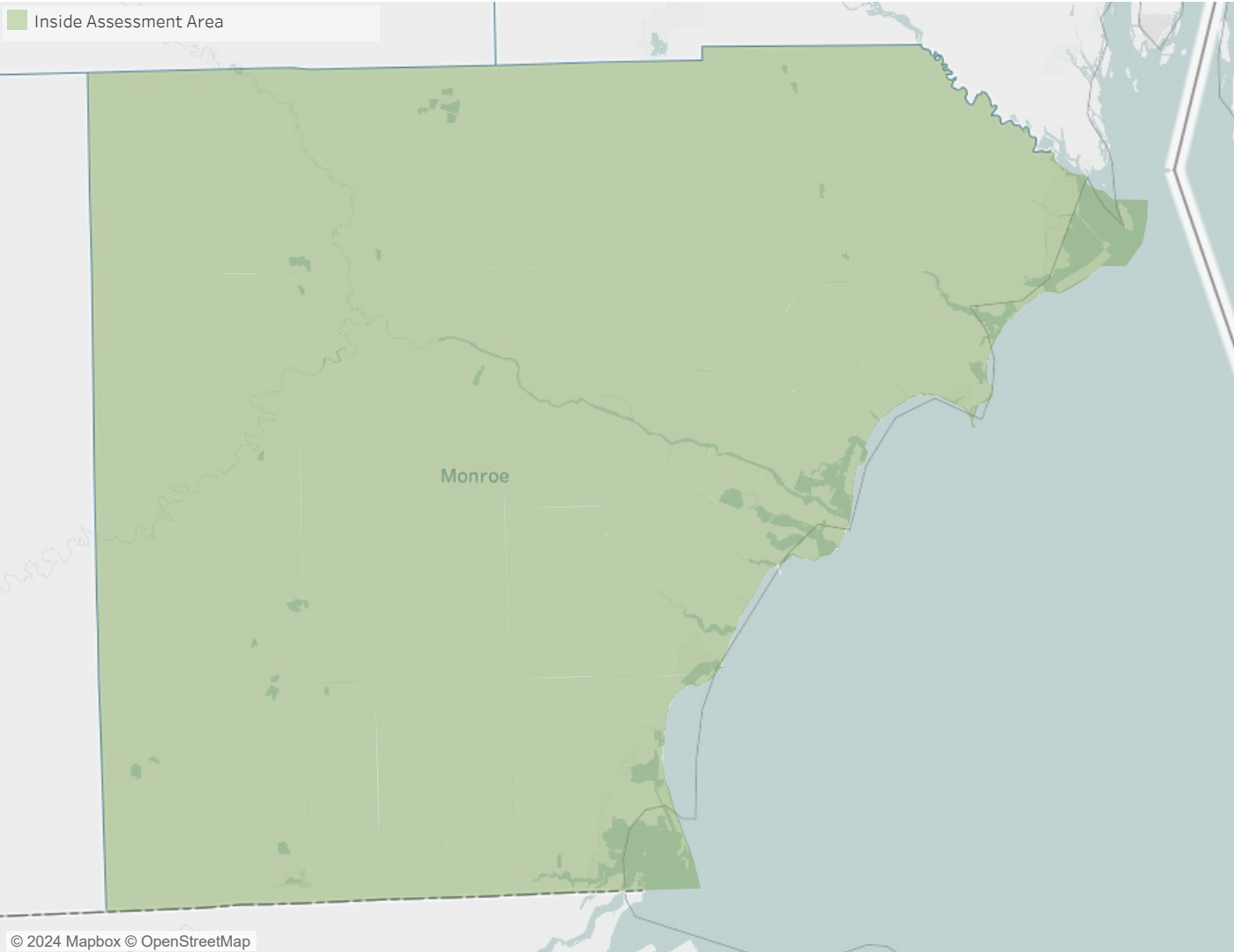




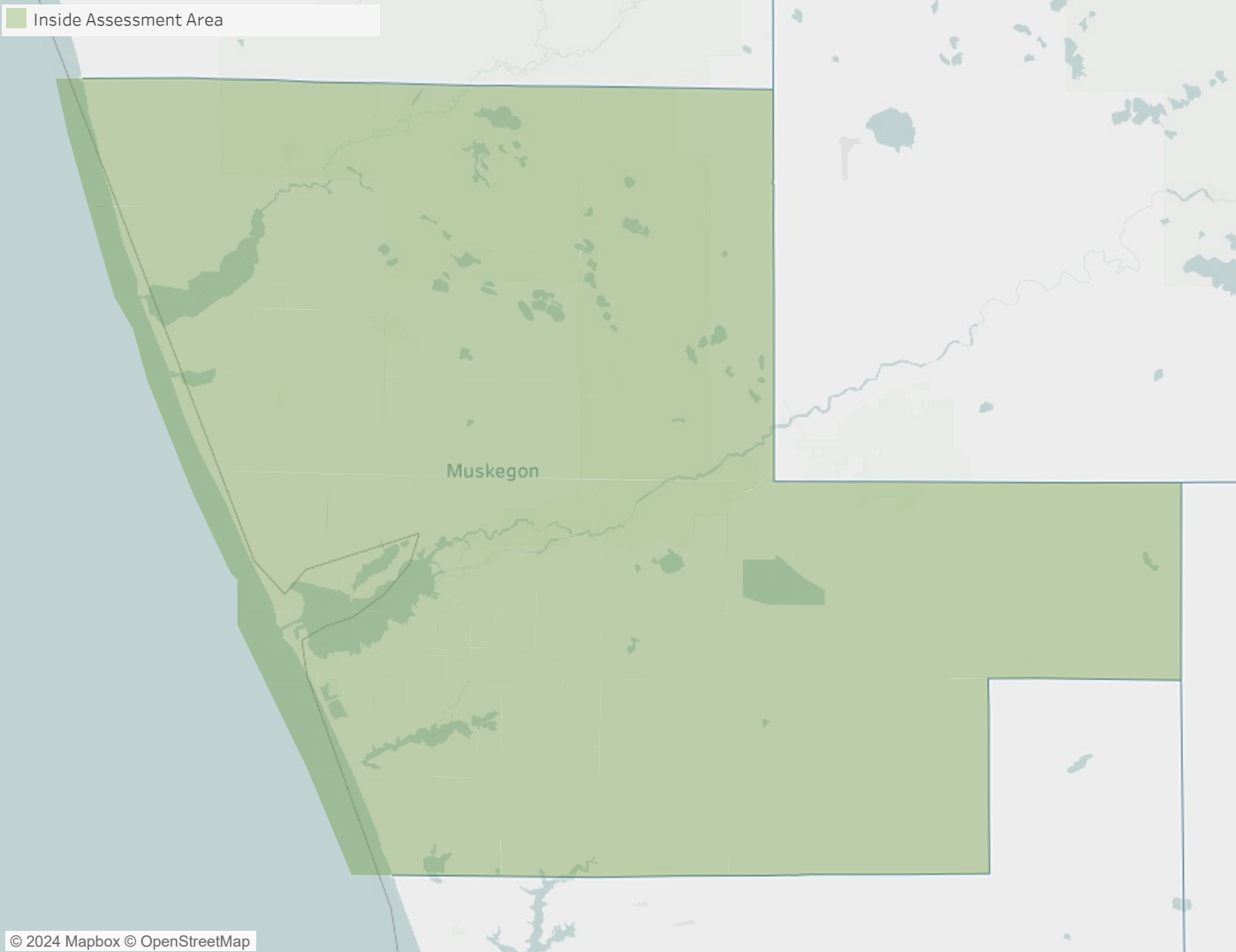
Midland, MI
CRA Assessment Area




Monroe, MI
CRA Assessment Area

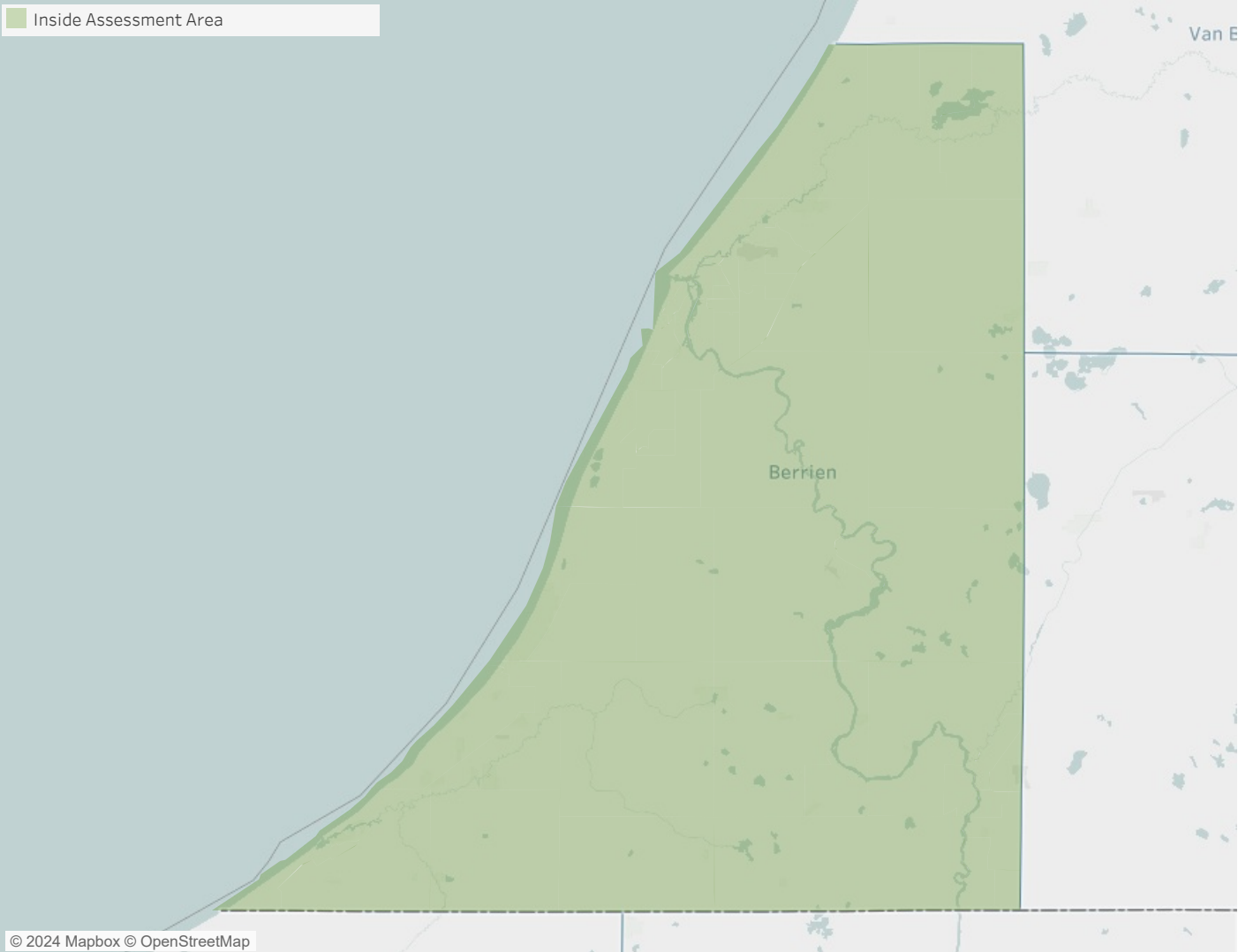


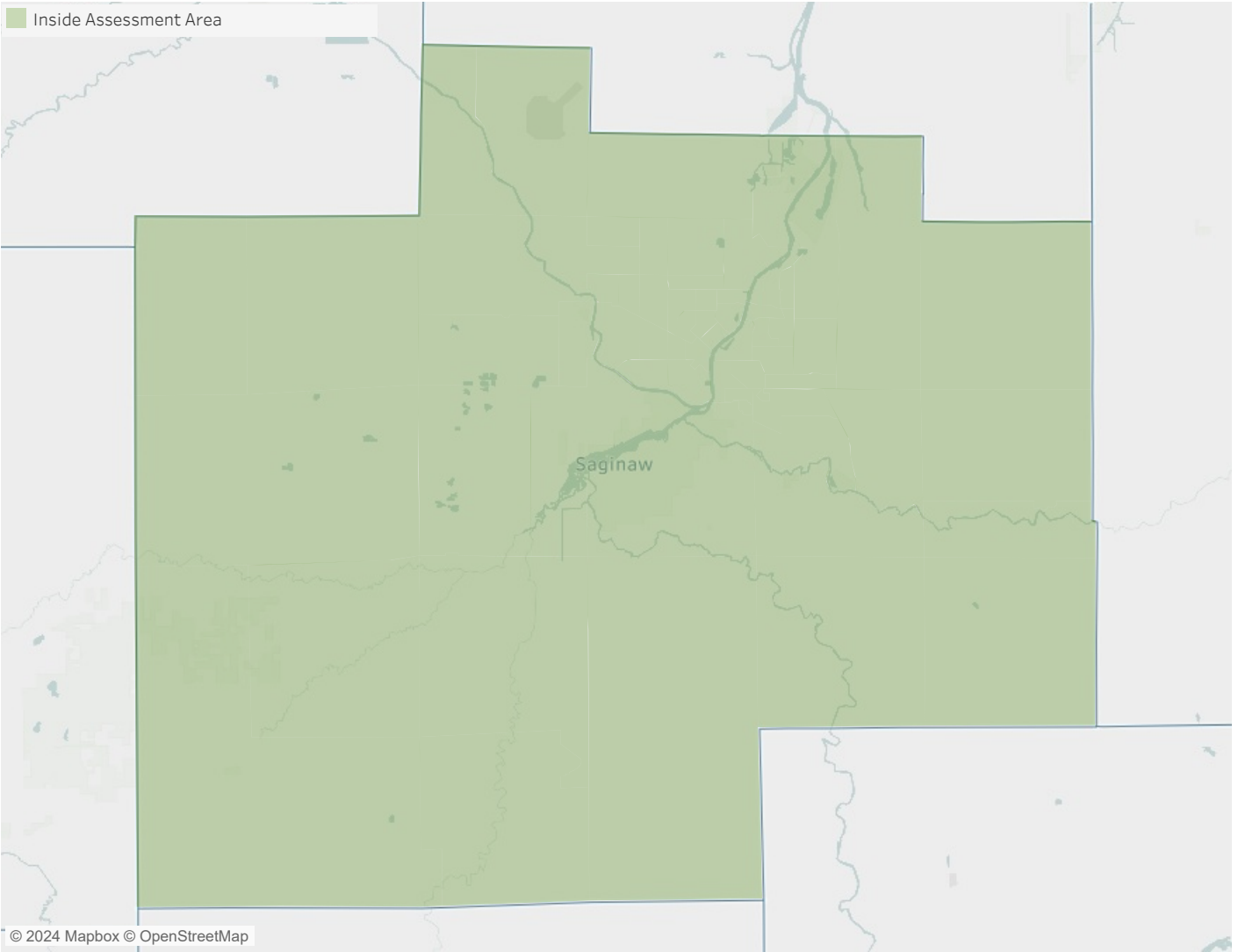
**Muskegon-Norton Shores, MI
CRA Assessment Area**



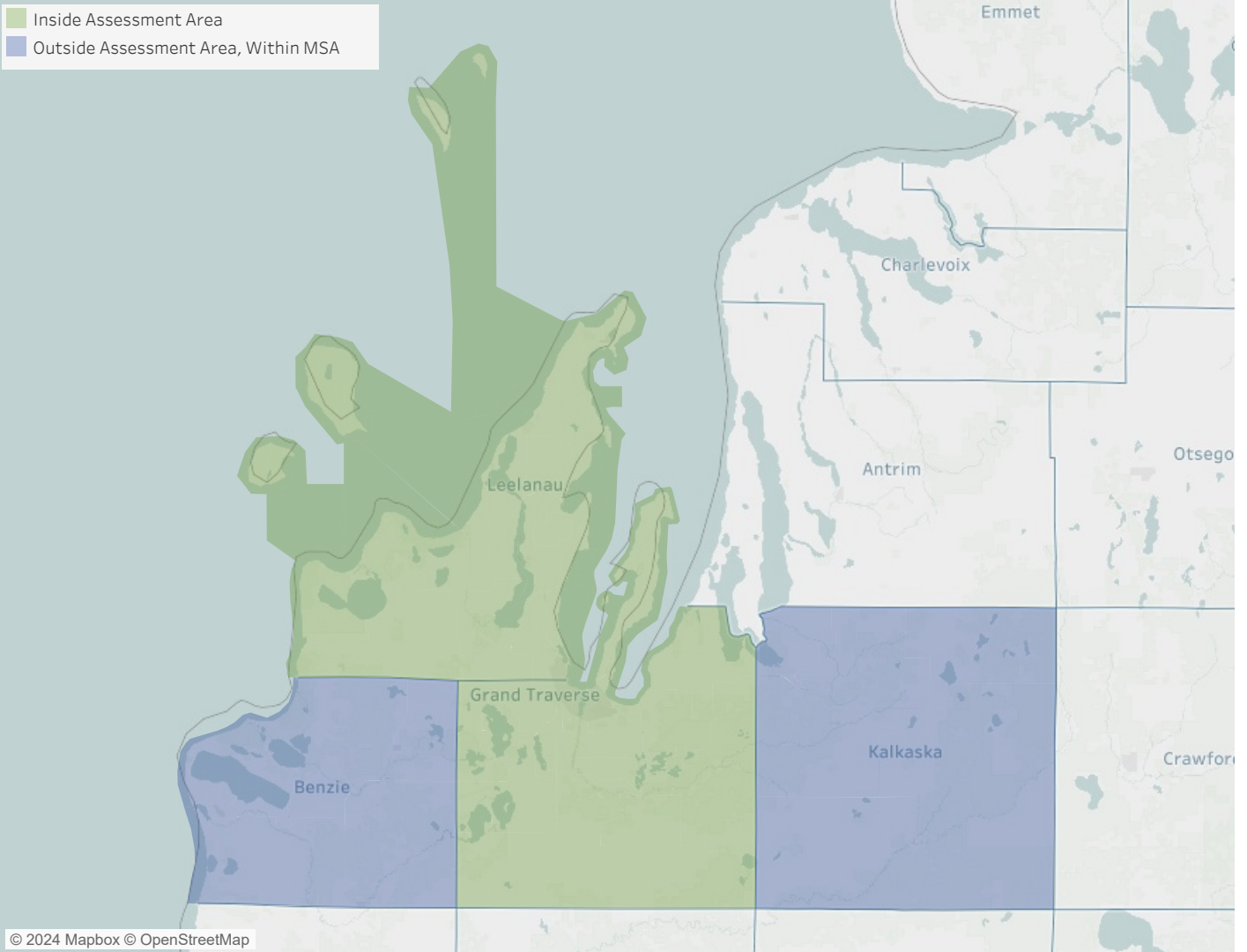
Niles, MI
CRA Assessment Area

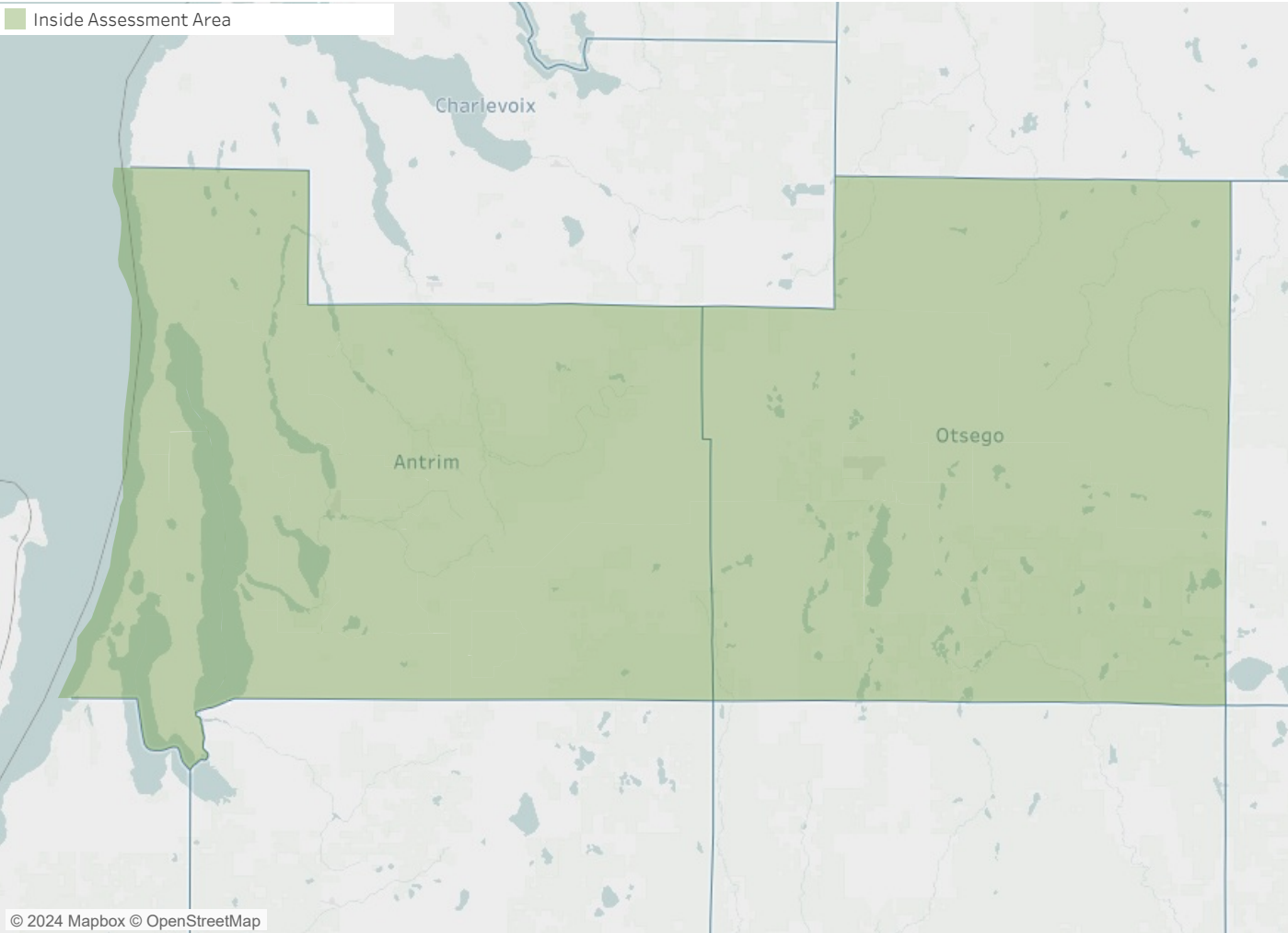
 Inside Assessment Area

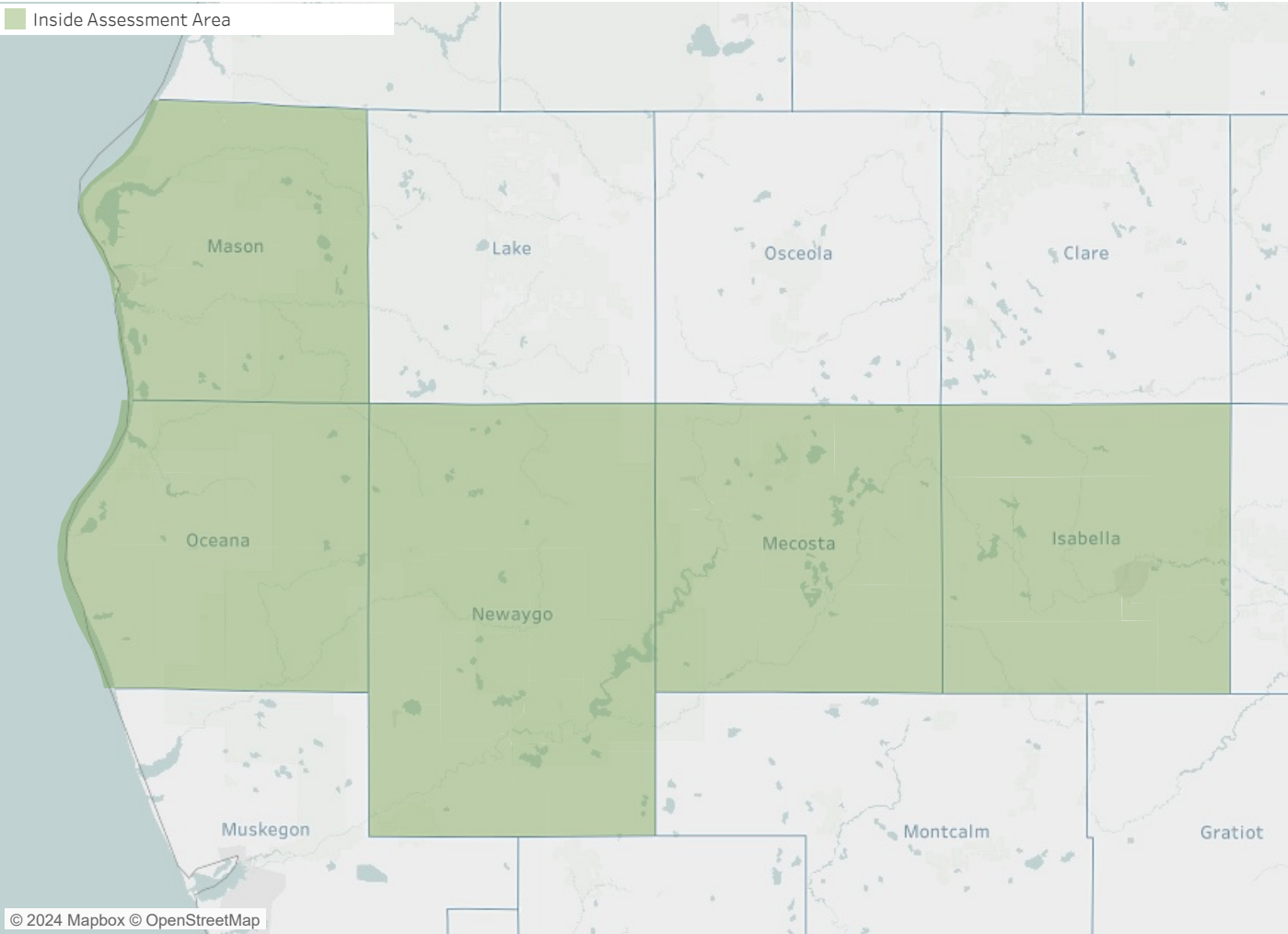




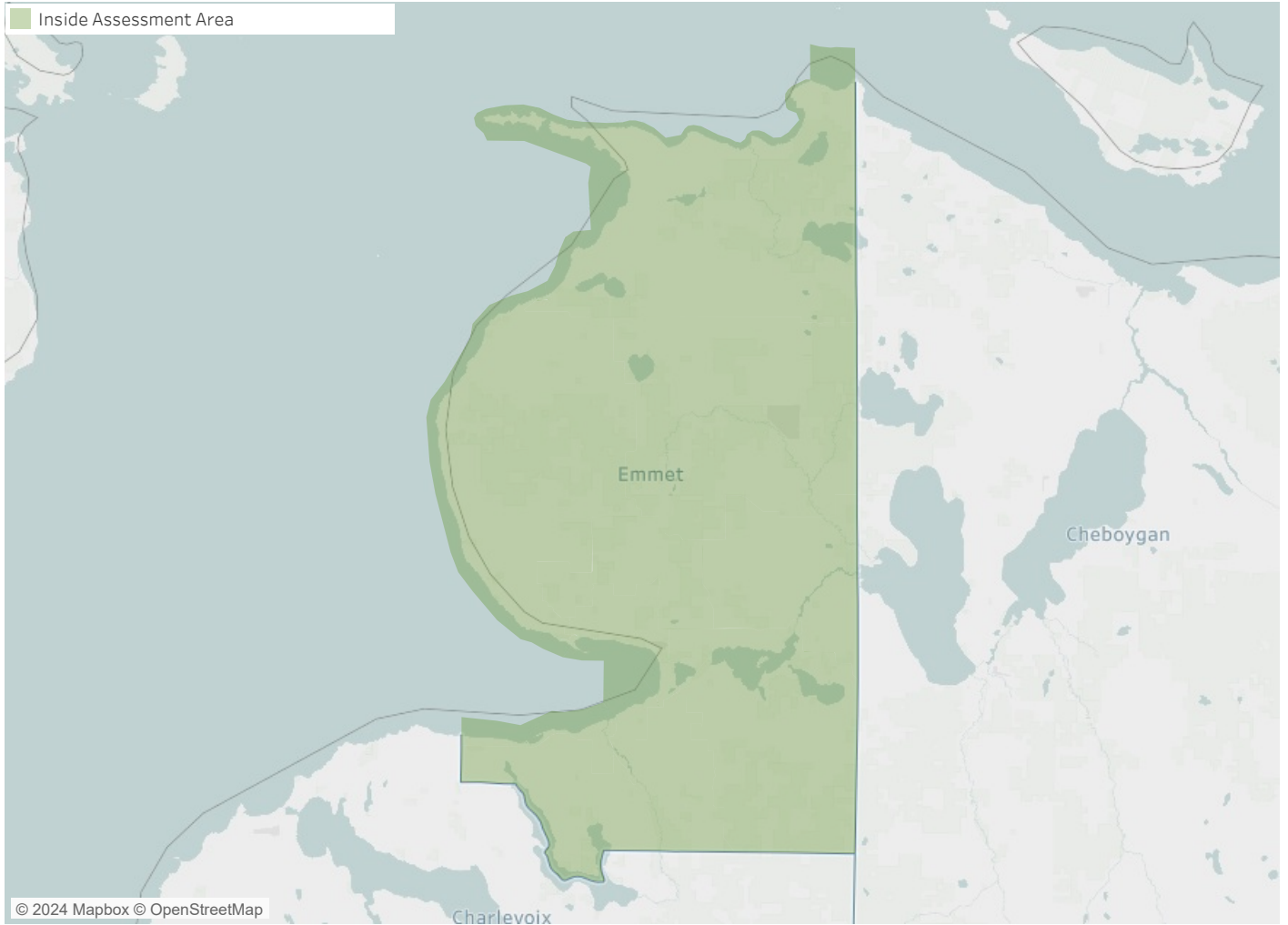
Traverse City, MI CRA Assessment Area







Inside Assessment Area



Inside Assessment Area

