

September 19, 2025

Superintendent
Georgetown Township
Justin Stadt
1515 Baldwin Street
Jenison, MI 49429

Dear Superintendent Stadt,

We are pleased to submit this proposal in response to Georgetown Township's Request for Proposals (RFP). After reviewing the RFP in detail, I want to confirm our full understanding of its requirements and express confidence in our ability to successfully fulfill them.

Our team has extensive experience working with Municipal Entities, including Cities, Townships, and School Districts. We deliver a comprehensive set of services, including treasury management, transaction accounts, and investment vehicles to meet all needs of our public agency clientele. We are well-prepared to meet the Township's outlined objectives and timelines, providing a competitive return, PA 20 authorized investments, and high touch service given by high level decision makers from our bank

Thank you for the opportunity to submit our proposal. We look forward to the possibility of working with Georgetown Township to serve the needs outlined in the RFP. Please feel free to contact us at the phone numbers/emails listed below if you have any questions or would like additional information.

Sincerely,

Matthew D. Hoeksema

Matt Hoeksema - CEO
616.379.0634 | matt.hoeksema@wmcb.bank



Andrew Lebron – VP Treasury Management/ Public Funds
616.287.1710 | andrew.lebron@wmcb.bank

➤ Privately Held Bank



Notes:

West Michigan Community Bank is a privately held bank, and thus detailed financial reports are not publicly available. See following Bauer Financial detail reports. If you would like to discuss or dive deeper into our financials, please contact our CFO, Amy Stern. (989) 269-3581. Amy.Stern@teamnfgi.com.

Bank LLAMAS Report Bundle

Includes:
Summary Report
&
Analytical Report



BauerFinancial.com

BauerFinancial Inc.
P.O. Box 143520
Coral Gables, Florida 33114-3520
800.388.6686 * FAX 800.230.9569
customerservice@bauerfinancial.com

This Bank Summary Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Definitions:

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	Anything of value owned by the bank.
Average Tangible Assets	Total average assets less intangible assets.
Tier 1 Capital	Per regulators, primarily stock + retained earnings - intangible assets
Leverage Capital Ratio	Tier 1 Capital divided by tangible assets. (Minimum regulatory requirement is 4%.)
CET 1 Ratio	Common Equity Tier 1 Capital divided by risk-weighted assets. (Minimum regulatory requirement is 4.5% - not reported by all banks effective 2020.)
Total Risk-based Ratio	Total net worth divided by risk-weighted assets. (Minimum regulatory requirement is 8%; not reported by all banks effective 2020.)
Profit (Loss)	Profit or loss for the period noted.
Return on Assets (ROA)	Annualized net income as a percent of average assets.
Return on Equity (ROE)	Annualized net income as a percent of average equity.
Delinquent Loans	Loans past due 90 days or more plus nonaccrual loans.
Other Real Estate Owned (Repos)	Real estate owned but not being used by the bank. Usually acquired via foreclosure.
Nonperforming Assets % Tangible Assets	Delinquent loans and other real estate owned as a percent of tangible assets.
Nonperforming Assets % Tier 1 Capital	Delinquent loans and other real estate owned as a percent of Tier 1 Capital.

Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than four decades of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by Bauer .
4-Stars	Excellent. These institutions are recommended by Bauer .
3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
FDIC	Institution has failed or is operating under FDIC conservatorship.

BauerFinancial.com

BauerFinancial, Inc.
Bank Summary Report

West Michigan Community Bank - Hudsonville, MI (FDIC Cert.#22308)

(616) 669-1280

www.wmcb.bank

West Michigan Community Bank was established in 1976 and has 8 branch(es).

CRA Rating: Satisfactory

Data as of:	06/30/2025	03/31/2025	12/31/2024	09/30/2024	06/30/2024
Bauer's Star Rating:	5-Stars	5-Stars	5-Stars	5-Stars	5-Stars

Recommended for 43 consecutive quarters.

Number of Employees	98	93	94	92	94
Total Assets:	\$1,068.028	\$1,063.884	\$1,048.484	\$1,041.621	\$1,001.481
Average Tangible Assets:	\$1,073.396	\$1,063.013	\$1,054.202	\$1,020.117	\$1,003.819
Tier 1 Capital:	\$102.214	\$99.717	\$96.755	\$99.646	\$95.779
Leverage Capital Ratio:	9.52%	9.38%	9.18%	9.77%	9.54%
CET 1 Ratio:	N.A.	N.A.	N.A.	N.A.	N.A.
Total Risk-based Capital Ratio:	N.A.	N.A.	N.A.	N.A.	N.A.
Current Quarter's Profit (Loss):	\$2.497	\$2.962	\$4.109	\$3.867	\$2.715
Year-to-date Profit (Loss):	\$5.459	\$2.962	\$13.738	\$9.629	\$5.762
Profit (Loss) Previous Calendar Year	\$13.738				
Profit (Loss) 2 Calendar Years Ago:	\$13.971				
Return on Assets (annualized): <small>(Tax equivalent for Sub S corporations.)</small>	1.02%	1.12%	1.35%	1.28%	1.16%
Return on Equity (annualized): <small>(Tax equivalent for Sub S corporations.)</small>	11.72%	12.90%	15.56%	14.60%	13.42%
Delinquent Loans:	\$5.618	\$8.861	\$9.091	\$9.402	\$8.014
Other Real Estate Owned:	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Nonperforming Assets % of Tangible Assets:	0.52%	0.83%	0.86%	0.92%	0.80%
Nonperforming Assets % of Tier 1 Capital:	5.50%	8.89%	9.40%	9.44%	8.37%

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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BauerFinancial.com

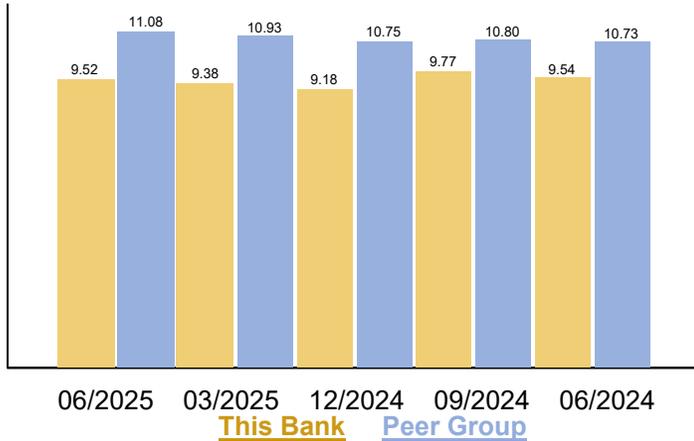
**BauerFinancial, Inc.
Bank Summary Report**

West Michigan Community Bank - Hudsonville, MI (FDIC Cert.#22308)
(616) 669-1280
www.wmcb.bank

West Michigan Community Bank was established in 1976 and has 8 branch(es).

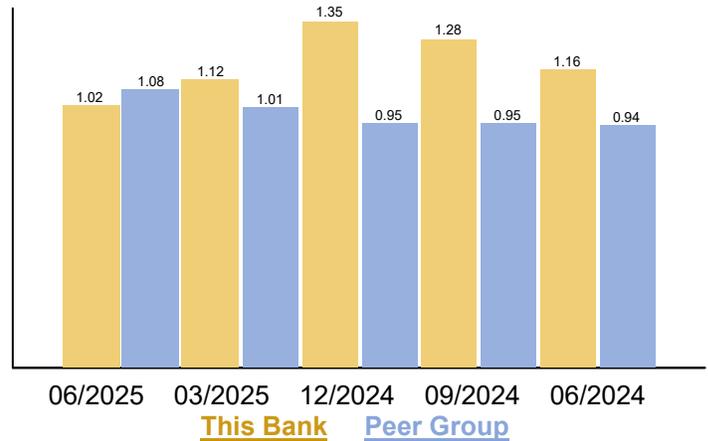
Leverage Capital Ratio

Min. for Adequately Capitalized is 4%



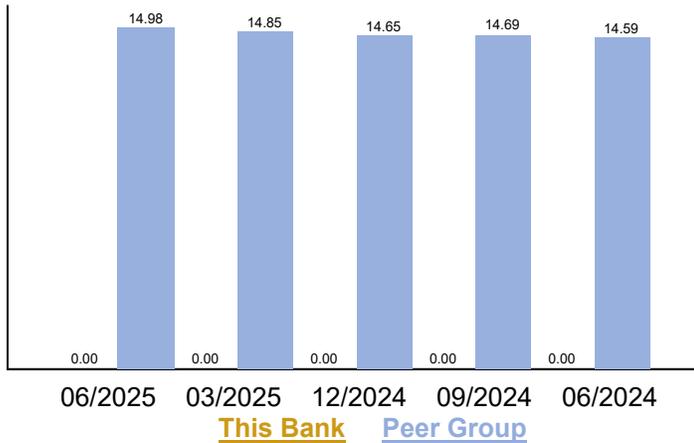
Return on Assets (annualized)

(Tax equivalent for Sub S corporations.)

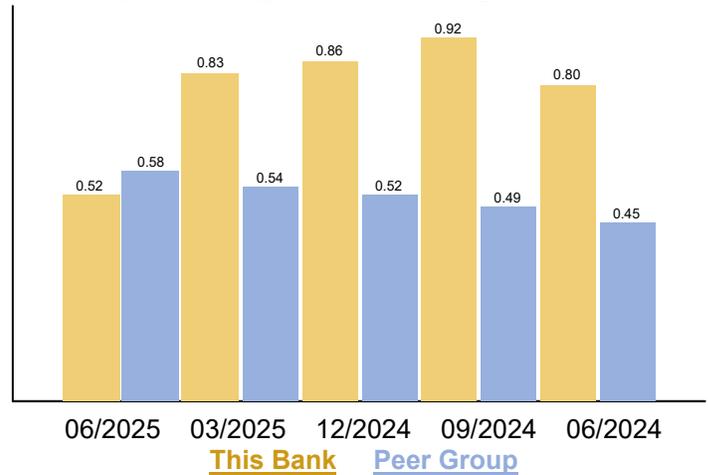


Risk-based Capital Ratio

(not available for all banks beginning March 2020 Data)



Nonperforming Asset % of Tangible Assets



Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

Peer Groups:

- Group 1 Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
- Group 2 Assets >= \$3 billion
- Group 3 Assets >= \$1 billion and < \$3 billion
- Group 4 Assets >= \$300 million and < \$1 billion
- Group 5 Assets >= \$100 million and < \$300 million
- Group 6 Assets < \$100 million

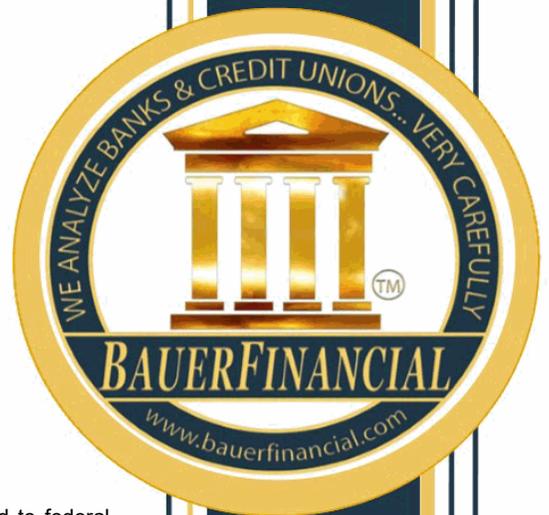
Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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Bank Analytical Report

West Michigan Community Bank
Hudsonville, MI
(FDIC Cert.#22308)

Rated 5-Stars as of 9/18/2025 based on
financial data as of 06/30/2025
BauerFinancial.com



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

Introduction

The financial data used to prepare this report, unless otherwise noted, was compiled from data reported to Federal Regulators. Although the information obtained from these sources is consistently reliable, the accuracy and completeness of this data cannot be guaranteed by BauerFinancial. In fact, an astute investor would agree, and experience has shown, that marginally performing institutions sometimes give themselves the benefit of the doubt when filing their reports. Our historical data helps us detect these variances.

STAR RATING SYSTEM

BauerFinancial's star ratings classify each institution based upon a complex formula factoring in current and historical data. The first step of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, current and proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. Four decades of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by Bauer .
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3½-Stars	Good.
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
FDIC	Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

Group 1	Banks with: foreign and domestic offices; assets >=\$100 bill; and/or adv. approach banks
Group 2	Assets >= \$3 billion
Group 3	Assets >= \$1 billion and < \$3 billion
Group 4	Assets >= \$300 million and < \$1 billion
Group 5	Assets >= \$100 million and < \$300 million
Group 6	Assets < \$100 million

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BauerFinancial, Inc.
Bank Analytical Report
West Michigan Community Bank - Hudsonville, MI
Rated 5-Stars based on financial data as of 06/30/2025

A. Financial Statements as of 06/30/2025

Balance Sheet: (\$ millions)

Assets:	
Cash & Due From Banks	\$ 24.952
Securities & Fed Funds Sold	\$ 80.940
Loans (net)	\$ 915.069
Other Real Estate Owned	\$ 0.000
Premises & Fixed Assets	\$ 13.032
Investments in Subsidiaries	\$ 0.000
Intangible Assets	\$ 0.000
Other Assets	\$ 34.035

Total Assets:	<u>\$ 1,068.028</u>

Liabilities & Owner's Equity:	
Non-Interest Bearing Deposits	\$ 233.504
Interest Bearing Deposits	\$ 696.287
Fed Funds Purchased & Securities Sold w/ Repurchase Agreements	\$ 7.000
Subordinated Debt	\$ 0.000
Other Borrowed Money	\$ 30.860
Other Liabilities	\$ 4.527

Total Liabilities:	<u>\$ 972.178</u>

Owner's Equity:	
Preferred Stock	\$ 0.000
Common Stock & Surplus	\$ 56.000
Retained Earnings	\$ 46.214
Other Equity (Includes net unrealized gains/losses on AFS securities)	\$(6.364)

Total Equity	<u>\$ 95.850</u>
Total Liabilities and Equity:	<u>\$ 1,068.028</u>

Year-to-Date Income Statement (\$ millions)

Interest Income:	\$ 30.317
Interest Expense:	\$ 11.050

Net Interest Income:	<u>\$ 19.267</u>
(plus) Non-Interest Income	\$ 2.617
(plus) Gains (losses) Securities Transactions	\$ 0.000
(minus) Non-Interest Expense	\$ 11.725
(minus) Provisions	\$ 3.436
(minus) Income Taxes	\$ 1.272
(plus) Other Income (Expense)	\$ 0.008

Net Year-to-date Income:	<u>\$ 5.459</u>

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

BauerFinancial, Inc.
Bank Analytical Report
West Michigan Community Bank - Hudsonville, MI
Rated 5-Stars based on financial data as of 06/30/2025

Year Established: 1976
Number of Branches: 8

Telephone Number: (616) 669-1280
WebSite: www.wmcb.bank

B. CAPITAL ADEQUACY. In order to be classified as at least adequately capitalized, current regulatory capital requirements include a leverage capital ratio $\geq 4\%$, a Common Equity Tier 1 (CET1) Ratio $\geq 4.5\%$, a Tier 1 Risk-based Capital Ratio $\geq 6\%$ AND a Total Risk-based Capital Ratio $\geq 8\%$. (Note: Certain well-capitalized banks are not required to report the data for the CET1 Ratio and Risk-based ratios; in those cases, you will see N.A.)

	This Bank	Peer Group
Leverage Capital Ratio:	9.52%	11.08%
CET1 Ratio:	N.A.	13.87%
Tier 1 Risk-based Capital Ratio:	N.A.	13.91%
Total Risk-based Capital Ratio:	N.A.	14.98%
Regulatory Capital Classification:	Well-Capitalized	

C. REGULATORY STATUS. The Community Reinvestment Act (CRA) is intended to ensure institutions help meet the credit needs of the communities in which they operate. If available, the institution's CRA Rating is noted below. Similarly, if the institution's primary regulator has made public any enforcement actions that could impact the safety and soundness of the institution, the regulator will be noted. If applicable, you can find the details by visiting the regulator's website (link below). (Disclaimer: Enforcement Action data is maintained by BauerFinancial based on media releases issued by the agencies; the accuracy and completeness cannot be guaranteed by BauerFinancial, Inc.)

Search Regulatory Enforcement Actions via these links: [OCC](#) [FDIC](#) [FEDERAL RESERVE](#)

CRA Rating: Satisfactory

Supervisory Action: None

D. ASSET QUALITY. The quality of an institution's assets is determined by two factors: what specifically is the asset and how does it relate to the entire portfolio. Asset quality can be the difference between survival and insolvency during periods of economic uncertainty. For each of the following eight measures, a lower ratio is better.

	This Bank	Peer Group
Reposessed Assets/Net Worth:	0.00%	0.57%
Nonaccrual Loans & Other Loans Past Due 90 Days or More/Net Worth:	5.86%	4.90%
Nonperforming Assets/Tangible Net Worth+Reserves (a/k/a Texas Ratio):	5.21%	5.02%

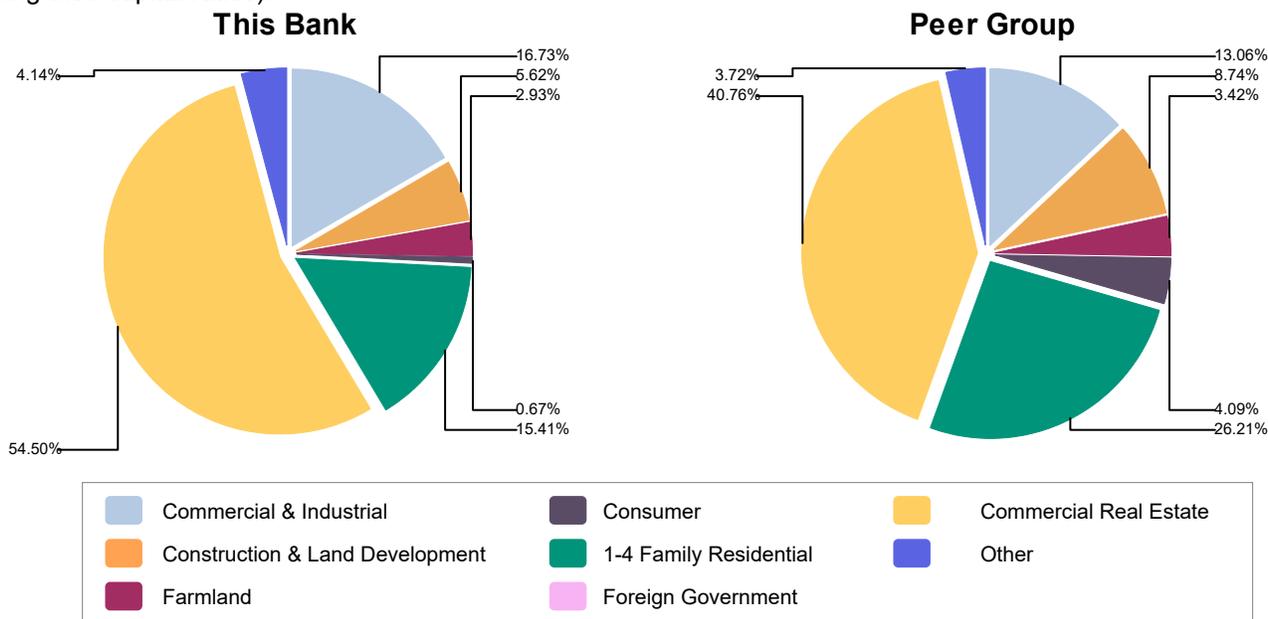
The following five ratios refer to the nonperforming assets and reserves in the bank's portfolio:

	This Bank	Peer Group
Nonperforming Assets/Total Assets:	0.53%	0.58%
Delinquent Loans/Total Loans:	0.61%	0.72%
Reposessed Assets/Total Assets:	0.00%	0.06%
Annualized Net Year-to-Date Chargeoffs/Total Loans:	0.57%	0.09%
Loan Loss Reserve/Total Loans:	1.29%	1.22%

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BauerFinancial, Inc.
Bank Analytical Report
West Michigan Community Bank - Hudsonville, MI
 Rated 5-Stars based on financial data as of 06/30/2025

D. ASSET QUALITY, Continued. Generally speaking, the more risky loans in a bank's portfolio are usually construction, commercial real estate, and foreign loans. Local economic conditions cause regional variances. Individuals or businesses interested in obtaining a loan or line of credit should check that the bank is actively engaged in that type of lending. Undercapitalized banks may be required to limit their lending activity due to an effort to shrink their asset size (thus increasing their capital ratios).



Loans to executive officers, principal shareholders and their related parties (with or without collateral) are not unusual in the banking industry. However, excessive lending to insiders can cause problems if the loans are not subject to the same arm's length underwriting standards as similar loans to other customers (as is required).

	This Bank	Peer Group
Loans to Insiders/Total Loans:	0.47%	0.95%
Loans to Insiders/Total Net Worth:	4.52%	6.49%

Intangible assets are acquired by various transactions in which the purchase price exceeds the book value. For example, a bank may buy a branch of another bank for more than its book value; the premium paid would be an intangible asset to the purchaser known as "goodwill". The leverage capital ratio on page 4 excludes most intangible assets.

	This Bank	Peer Group
Intangible Assets/Net Worth:	0.00%	6.03%

Investments in unconsolidated subsidiaries and related companies can be a drain on a bank's net worth. If the book value of the subsidiary declines, so does that of the bank.

	This Bank	Peer Group
Investments in Subsidiaries/Net Worth:	0.00%	0.00%

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Bank Analytical Report
West Michigan Community Bank - Hudsonville, MI

Rated 5-Stars based on financial data as of 06/30/2025

E. LIQUIDITY. Liquidity ratios measure the relationship between current assets and current liabilities; they are indicators of an institution's ability to meet current obligations. Higher ratios reflect a reliance on funding sources that may not be available in times of financial stress or adverse changes in market conditions.

	This Bank	Peer Group
Loans to Deposits:	99.70%	86.11%
Non-core Funding Dependence:	14.78%	11.03%
Brokered Deposits/Total Deposits:	1.62%	6.10%
Deposits Acquired from use of Listing Services/Total Deposits:	0.00%	0.58%

F. GROWTH. As a general rule, growth in a bank is considered normal and desirable. If the growth accelerates to a point where it becomes difficult to manage, however, it can lead to a situation of capital inadequacy and/or unprofitability. Asset shrinkage could indicate a cutback in lending and equity shrinkage could portend negative trends.

	This Bank	Peer Group
% Change in Assets (year):	6.64%	5.87%
% Change in Equity (year):	8.93%	11.82%
% Change in Deposits (year):	7.43%	7.34%
% Change in Loans (year):	6.53%	6.57%

G. PROFITABILITY. Standard measures of profitability are Return on Assets and Return on Equity which reflect the percentage of each that has been earned during the current period. The ratios facilitate comparisons between institutions and time periods, as the same dollar figure of net income may be good or bad, depending on the balance sheet of the institution.

Current quarter's profit:	\$2.497	million
Year-to-date profit:	\$5.459	million
Profit for Previous Calendar Year:	\$13.738	million
Profit for Calendar Year 2 Years Ago	\$13.971	million

	This Bank	Peer Group
Annualized Return on Assets:	1.02%	1.08%
Annualized Return on Equity:	11.72%	10.16%

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Who you bank with matters.

Banking Services RFP Submission

September 19, 2025



(800) 664 1778
www.wmcb.bank



MEMBER FDIC

 WEST MICHIGAN
COMMUNITY BANK
*...where relationships **matter***

Why West Michigan Community Bank

Experience: Over four decades of consistent financial service to West Michigan.

Stability: Privately owned, locally managed, and highly rated for fiscal integrity.

Responsiveness: Local decision-making enables efficient, tailored solutions.

Community-Centered: Deep institutional commitment to community development and civic engagement.

Recognition: Rated 5-Stars by Bauer Financial; recipient of regional business excellence awards.

Local: Money you deposit into West Michigan Community Bank stays in your community. WMCB works for the benefit of local businesses and local residents, positively impacting local jobs, and local families. West Michigan Community Bank is where relationships matter.

Overview

West Michigan Community Bank (WMCB) has served the region for almost 50 years, guided by the same values that make West Michigan an exceptional place to live and work: a strong work ethic, prudent financial stewardship, and a deep commitment to community.

Headquartered in Hudsonville, Michigan, WMCB is privately owned and locally managed, providing the advantages of local decision-making combined with the financial strength of a stable and growing institution. With seven branches strategically located in Jenison, Grand Rapids, Hudsonville, Zeeland, Holland, and Cascade, WMCB delivers both accessibility and consistent service across West Michigan.

Our reputation for excellence has been recognized through a 5-Star rating from Bauer Financial and the 2017 Hudsonville Area Chamber of Commerce Business of Excellence Award. These recognitions reflect our long-standing commitment to financial soundness, operational integrity, and service to our customers and communities.

Why West Michigan Community Bank

Mission

West Michigan Community Bank, where relationships matter.

Vision

To be the premier community banking franchise in West Michigan.

Values & Principles

To Customers and Clients

- Provide responsive, knowledgeable service tailored to client needs.
- Deliver secure, transparent, and reliable financial products and services.
- Ensure confidentiality, respect, and integrity in all interactions.
- Prioritize customer interests in every decision and recommendation.

To Employees and Team Members

- Recruit and retain talented, experienced professionals.
- Provide ongoing training and development to ensure service excellence.
- Foster a workplace rooted in integrity, fairness, and accountability.
- Promote a diverse and inclusive workforce reflective of the communities we serve.

To the Community

- Invest resources, time, and talent into civic, educational, and nonprofit organizations.
- Serve as a trusted financial partner to strengthen local economic development.
- Maintain facilities as visible and accessible community assets.
- Provide financial support that enhances the cultural, social, and physical well-being of our region.

To Shareholders

- Uphold prudent fiscal management and superior risk controls.
- Generate sustainable growth and increasing shareholder value.
- Maintain financial integrity and operational transparency.
- Represent ownership with professionalism and long-term stewardship.

Commitment to Diversity and Inclusion

West Michigan Community Bank is an equal opportunity employer and financial partner. We actively promote inclusive practices to meet the diverse needs of our clients, employees, and communities. All qualified individuals receive equal consideration regardless of race, color, religion, sex, national origin, disability, veteran status, sexual orientation, gender identity, or other protected characteristics.

We recognize that diversity strengthens creativity, innovation, and service delivery, and we are committed to building a workforce and client base that reflects the broader community.

> Our Team



Where Relationships Matter

West Michigan Community Bank was founded on the same principles that make West Michigan an excellent place to live, work, and raise a family — a strong work ethic, prudent fiscal stewardship, and the willingness to always lend a helping hand. Our team lives and works in the community. Our children attend the schools. Bank employees attend church, coach little league, and volunteer at numerous non-profit organizations.

We commit to providing customers an exceptional experience, serving them with excellent products and services that exceed their expectations.

> Our Team

West Michigan Community Bank offers a seasoned public sector banking team with extensive experience serving government and municipal clients. President and CEO, Matt Hoeksema, brings over 25 years of commercial banking expertise, including two decades at Macatawa Bank where he was instrumental in building their government banking team. Leading the Treasury Management Team at WMCB is Andrew Lebron, with 18 years in banking and 14 in Treasury Management and public sector banking; mostly spent with Bank of Holland and Chemical Bank before joining WMCB; Cadie Putnam, with 15 years of experience including public sector client service in branch management roles; Randi Claybaugh, with 8 years of banking and direct municipal experience; and Abigail Holcomb, with 4 years exclusively with WMCB. Together, the team delivers proven expertise, local knowledge, and a strong commitment to meeting the unique needs of public entities.



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President/CEO
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matt.hoeksema@wmcb.bank



Andrew Lebron, CTP
Vice President Treasury
Management/ Public Funds
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jordan.hubbert@wmcb.bank



Rick Wieringa
VP Commercial Banking,
Lending
616.379.0621
rickw@wmcb.bank

➤ Structure of Accounts

Cemetery Perpetual Care Acct

Net Analysis Checking

- Minimum Daily Balance: None
- Unlimited Credits, Debits, Checks Written and Checks Deposited - Free of charge
- ECR & Interest Rate:
 - Floating at Prime High – 1.00%
 - Currently 3.25%
 - Spread guaranteed for 2 years from opening date

Money Market

Premium Money Market

- Minimum Balance: \$25,000 to Earn Interest
- First 30 Credits/Debits Free
- If More Than 30 Credits/Debits pe Month: \$0.20 Each
- Interest Rate:
 - Floating at Prime High - .15%
 - Currently 4.10%
 - Spread guaranteed for 2 years from opening date

OR

Insured Cash Sweep (ICS) - **100% FDIC Insured**

- Minimum Balance: None
- Interest Rate: Floating at Prime high - .25%
- Currently 4.00%
- Spread guaranteed for 2 years from opening date

› Treasury Management Services



Public Funds Treasury Management

At West Michigan Community Bank, we understand that Treasury Management is a significant component for Public Entities of all sizes. Our people and solutions are focused on helping you optimize liquidity, manage risk, and maximize returns. Whether you are a small township or large governmental agency, our team of experts will help guide and support your unique treasury needs.

› Treasury Management Services

Controls/ Online Administration

Business Online Banking offers the ability to assign different levels of security per user for a more complete security system for sensitive information, all controlled by your organization's authorized administrator

Remote Deposit*

West Michigan Community Bank offers the convenience and cost savings of making check deposits at your business location(s). Simply run the checks through a scanning device (provided by the bank) and check images are transmitted securely to the bank for processing. Save time, money, and gain quicker access to cash. Deposits made up until 7:00 PM are posted the same day.

Courier Services*

Our friendly courier is available to pick up deposits directly from any of your locations Monday thru Friday. For a modest fee, you get major service!

Positive Pay*

Safeguard your business account against unauthorized check and ACH transactions with Positive Pay. This electronic fraud detection tool, accessed through Online Banking, helps you monitor transactions posting to your account. Your organization will receive daily emails making you aware of any transactions you need to review, and accept or reject.

ACH Processing*

ACH processing allows clients to originate debit and credit transmissions between US bank accounts. West Michigan Community Bank's ACH processing is integrated within our browser-based Business Online Banking. Users can create files using templates provided within the website or import NACHA compatible files.

Zero Balance Accounts*

Manage funds efficiently using a zero balance account (ZBA). Automate transfers from ancillary accounts such as payroll, receivables, or other special use accounts. At the end of each day, the ZBA account will either be debited or credited from the main (parent account) to settle at \$0 collected balance.

Wire Transfer*

Process domestic and international wire transfers in online banking. Save your repetitive payees for a more streamlined wire funds transfer experience. Dual control availability and required bank call back procedures provide extra security.

*Some Treasury Management services are offered at an additional fee, please refer to your Cash Management Officer for a price proposal and additional information.

➤ Pricing Proposal



Banking Proposal for		Georgetown Township	
		Jul-25	

Net Analysis Checking - Cemetery Perpetual Care Account

Average Collected Balance	\$ 1,010,963.00	Earnings Credit Rate	3.25%	Earnings Credit	\$ 2,790.53
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	Number	Fee per item	Total item fees
Monthly Maintenance Fee	1	\$ -	\$ -
Number of Checks	0	\$ -	\$ -
Number of Debits	2	\$ -	\$ -
Number of Deposits	2	\$ -	\$ -
Number of Deposited Items	0	\$ -	\$ -
Number of Credits	6	\$ -	\$ -
Total Item Fees			\$ -

Treasury Management

Premier Online Access (ACH & Wire)	1	\$ 15.00	\$ 15.00
Number of ACH Items	1157	\$ 0.08	\$ 92.56
ACH Charge back Fee	4	\$ 5.00	\$ 20.00
Returned Deposit Item Fee	0	\$ 5.00	\$ -
Number of Domestic Wires	0	\$ 12.50	\$ -
Number of International Wires	0	\$ 17.00	\$ -
Incoming Wires	0	\$ -	\$ -
Number of Stop Payments	0	\$ 16.00	\$ -
Remote Deposit	0	\$ 25.00	\$ -
Courier 1 day	0	\$ -	\$ -
Courier 2 days	0	\$ -	\$ -
Courier 3 days	0	\$ 15.00	\$ -
Courier 4 days	0	\$ 20.00	\$ -
Courier 5 days	0	\$ 25.00	\$ -
Positive Pay (check & ACH)	1	\$ 22.50	\$ 22.50
Total Cash Management Fees			\$ (150.06)

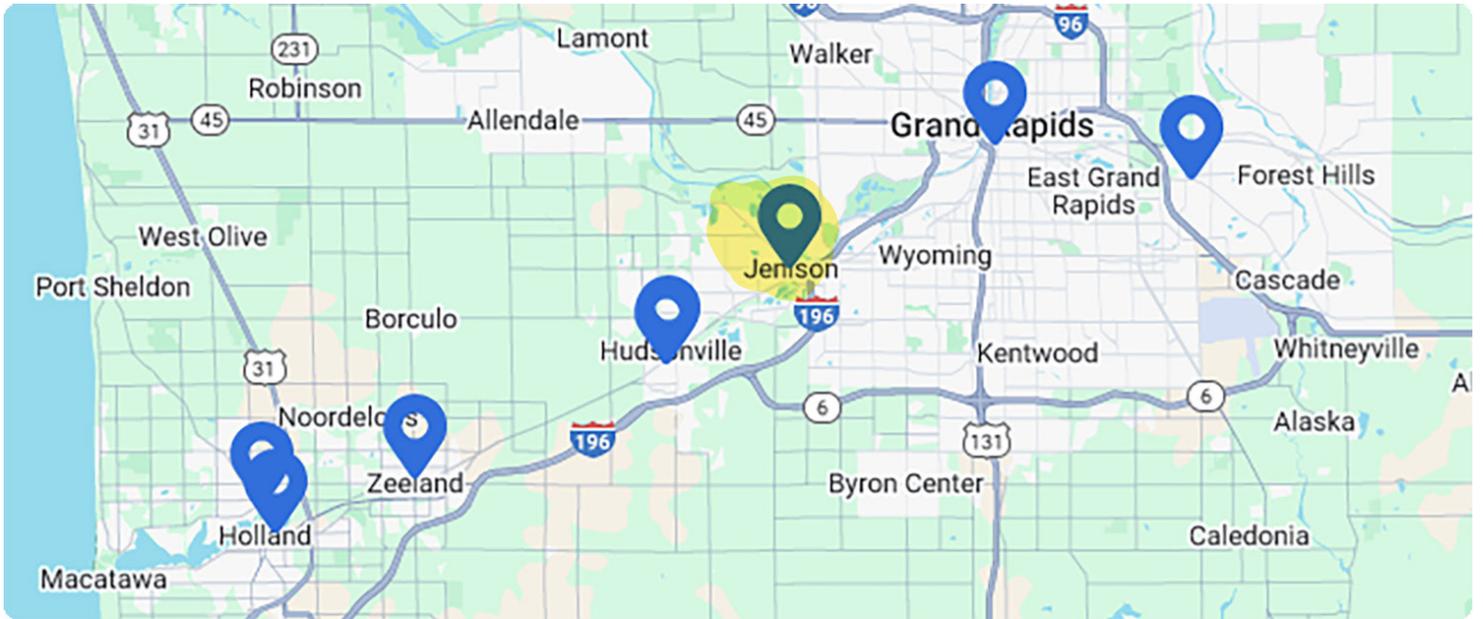
Total Fee		\$ (150.06)
Earnings Credit		\$ 2,790.53
Net Fee		\$ -
Required/Break-even Balance		\$ 54,364.17
Excess Balance		\$ 956,598.83
Interest Rate		3.25%
Interest Earned		\$ 2,640.47

Money Market Account

Balance	\$ 11,969,697.00
Interest Rate	4.10%
Interest Earned	\$ 41,680.78

Total Estimated Interest Earned July 2025	\$ 44,321.26
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Locations



HUDSONVILLE

3467 Kelly Street
Hudsonville, MI 49426
616.669.1280

JENISON

437 Baldwin Street
Jenison, MI 49428
616.457.8700

ZEELAND

107 North State Street
Zeeland, MI 49464
616.772.1510

DT GRAND RAPIDS

51 Ionia Avenue SW
Grand Rapids, MI 49503
616.451.2961

DT HOLLAND

99 East 8th Street, Suite 100
Holland, MI 49423
616.355.2884

NORTH HOLLAND

82 Douglas Avenue
Holland, MI 49424
616.209.0555

CASCADE

4797 Cascade Road SE
Grand Rapids, MI 49546
616.287.1700

CORPORATE OFFICE

5367 School Avenue
Hudsonville, MI 49426
616.669.1280

> References

Andrew Smith

Finance Director| Treasurer
City of Hudsonville
616-669-0200 ext. 1420
asmith@hudsonville.org

Fern O'Beshaw

Treasurer
Dorr-Leighton Wastewater
Authority 616-891-8238 ext.115
dl@leightontownship.org

Jim Johnson

Treasurer
Laketown Township
616-566-1460
jim@laketowntwp.org

Rachel Hoeve

Treasurer
Overisel Township
269-751-7030
treasurer@overiseltownship.org

Michael MacDonald

Executive Director of Business Services
Grand Haven Area Public Schools
616-850-5046
macdonaldm@ghaps.org

> Board of Directors

Kevin Nelson, Chairman of the Board

Kevin is the CEO/President of Northstar Financial Group Inc., located in Bad Axe, Michigan. He is a long-time resident of Washtenaw County and serves as a board member for Epic Theaters, Gemini Group, Mainstreet Community Bank of Florida, Northstar Financial Group, Inc., Northstar Bank, and West Michigan Community Bank.

Lynette Drake, Director of Northstar Financial Group, Inc.

Lynette represents the ownership of the Bank and joined the Board in February 2011. She also serves as a director of Northstar Financial Group, Inc. and its subsidiaries: Northstar Bank, Valley Financial, Inc and is also a director for Mainstreet Community Bank of Florida. She is president and chairman of the board for Gemini Group, Inc. in Bad Axe, MI. Lynette lives in Ubly, MI with her husband and children and is active in the school and community.

James Wesseling, Attorney with Wesseling & Brackmann in Hudsonville

Jim lives in Hudsonville, is very active in the community and has served on the WMCB Board since 1996.

Carlos Sanchez, Executive Director for Davenport University and President of Latino Leaders Group

Carlos has over 20 years of valuable experience building relationships in the Hispanic Community of Grand Rapids and surrounding cities. Currently he serves as Board Member and Diversity and Inclusion Committee member for the Economic Club of Grand Rapids along with serving as a Board Member and Executive Committee member for Trinity Health in Grand Rapids. Carlos is also the President of the Latino Leaders Group that was formed to continue delivering LEADeres, the only Latino-centric leadership program in West Michigan.

Douglas F. Oberst, Owner of Heartland Agricultural Services, LLC

Formerly an agricultural banker, Doug is the owner of Heartland Agricultural Services, and a founding partner in Twelve Corners Vineyards, an estate winery located in Benton Harbor, Michigan. Doug has served on the Board of Directors at the Bank of Holland, South Haven Center for the Arts, the Al-Van Humane Society, and several other community boards. He resides near Coloma, Michigan on his vineyard with his three daughters.

Matt Hoeksema, President/CEO of West Michigan Community Bank

Matt served as a WMCB board member for many years prior to becoming President/CEO. He has over 25 years of commercial banking experience in West Michigan. Matt spent twenty of those years at Macatawa Bank as their SVP – Chief Commercial Banking Officer. He lives in Holland, Michigan with his wife, Lynn, and three children. He has been active on community boards over his career, including Junior Achievement, Holland Area Arts Council, Michigan West Coast Chamber, and the Economic Development Foundation.

➤ Board of Directors

Tim Hitson, Former Owner and President of Pinnacle Tool Inc.

Tim has valuable experience in building a small business and in banking. Before owning his own business, he worked in the banking industry as a credit executive and commercial lending officer. Tim joined the Board in March 2013.

Tom McCurley, Owner of Gemini Group

Tom McCurley is a graduate of Michigan State University. He is an owner of Gemini Group and has been associated with the group since 1982. Tom has also served on the board of Northstar Bank and Mainstreet Community Bank of Florida. Tom joined the WMCB Board in 2013.

Duke Suwyn, Principal and Senior Vice President of Advantage Commercial Real Estate

Duke Suwyn has been a commercial realtor for over 20 years and has a reputation of being one of the foremost industrial specialists in the West Michigan market. Community involved, Duke is on the boards and committees of organizations such as Ada Christian Schools, Boys and Girls Clubs of Grand Rapids, Wedgewood Christian Services, Redeemer Presbyterian Church, and Van Andel Institute. Duke joined the Board in 2016.

Rob Dwartz, Founding Partner, Become Unmistakable, Grand Rapids

Rob Dwartz has over 20 years of financial services experience, including work for banks in Chicago, Detroit and West Michigan. He founded and ran a private equity firm in Detroit prior to moving to West Michigan in 2011 to become CEO of The Bank of Holland (TBOH). He now runs the local leadership training and software firm, Become Unmistakable, which helps organizations build people-centric cultures to drive performance. He is also a member of the board of directors of Grand Rapids Label Company in Grand Rapids.



Thank you

Questions? Contact

(800) 664 1778 | www.wmcb.bank

