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1st State Bank to Expand Bay City Presence

Locally owned bank to take over Bank of America branch

BAY CITY, Mich. — As large national banks close branches, one local bank is helping to fill the void. Saginaw-based 1st State Bank will expand its presence in Bay City when it takes over a Bank of America branch slated to close November 1.

1st State expects to open the office, at 3907 Wilder Road and Henry, in mid- to late November. It will be the bank's second Bay County location and its fourth in the Great Lakes Bay Region.

"There's a very vibrant business community surrounding that branch," says 1st State President and CEO Rick Goedert. "It's important that those businesses have options when it comes to nearby, convenient banks to service them. 1st State has been looking for an opportunity to expand its presence in Bay City, and this seemed like the perfect time and a great place to do it."

A full-service bank, 1st State was founded in 2004 by a group of Great Lakes Bay Region businesspeople and specializes in business lending and deposit services. Since that time, it has been one of the fastest-growing banks in its service area. Now with \$181 million in assets,

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1st State offers a wide variety of business loans, deposit services and cash management options as well as value-added services such as remote deposits and free courier service.

Besides the new Wilder Road office, 1st State offers services at 601 N. Madison in Downtown Bay City, 5424 State Street in Saginaw and at its headquarters at 4800 Fashion Square Boulevard in Saginaw.

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1st State Bank (1ststatebk.com) is a locally owned and locally managed community bank headquartered at 4800 Fashion Square Blvd. in Saginaw Township, Michigan. 1st State is committed to providing the Great Lakes Bay Region with high-quality, technologically advanced financial services. While the bank's primary focus is on business banking, they offer a full range of loan and deposit services to the business and consumer community. Valley Financial Group, Ltd. is 1st State's parent company.