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1st State Bank Announces the Promotion of Six Officers

Saginaw, MI: Jim Milroy, President & CEO of 1st State Bank, is proud to announce the following promotions:

Kevin Fraser has been promoted to Senior Vice President & Chief Financial Officer. Fraser joined 1st State Bank in 2009 and has 20 years of experience in the accounting industry.

Denise Avery has been promoted to Senior Vice President. Avery oversees Deposit Operation Services, Compliance, and Bank Secrecy. Avery has worked for 1st State Bank since 2015 and has 18 years of banking experience.

Craig Loree, Bank Security Officer & Information Systems Officer, has been promoted to Senior Vice President. Loree joined 1st State Bank in 2010 and has 30 years of Information Systems experience.

Brittney Welke has been promoted to Banking Officer & Loan Administration Manager. Welke started at 1st State Bank in 2012 as a Loan Specialist and has 12 years of banking experience.

Kimberly Amley has been promoted to Banking Officer & Compliance Officer. Amley joined 1st State Bank in 2018 as Compliance Specialist and has 17 years of banking experience.

Cynthia Holliday has been promoted to Banking Officer & Bank Secrecy Officer. Holliday has over 18 years of banking experience and began working at 1st State Bank in 2017 as a Deposit Operations Specialist.

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1st State Bank, a locally owned and operated community bank was chartered in 2004 serving individual customer and specializing in business banking. 1st State Bank has five locations, two in Saginaw Township, two in Bay City, and one in Downtown Midland. At each, the focus is the same: to be the bank of choice for businesses in the Great Lakes Bay Region. As of March 31, 2018, 1st State Bank reports assets of over \$285 million.