



CHEMICAL BANKSM
www.chemicalbankmi.com

Our Statement to the Community

The banking industry has come under increased public scrutiny in recent months, mostly due to the fallout from the sub-prime mortgage crisis that has gripped much of the nation, and the massive write downs that have resulted for many banks, large and small. These issues coupled with the faltering Michigan economy have painted banks with the same broad brush — and the picture has not been favorable.

Contrary to perceptions in the marketplace, many community banks have avoided the types of lending that ultimately led to the sub-prime crisis. In fact, these institutions are actually helping to improve the economic climate – and the face of banking – across the State of Michigan at a time when our state needs help the most. Chemical Bank is an institution that is helping improve communities across our state by continuing to provide individuals with access to the capital needed to effectively thrive in today’s economic climate.

Chemical Bank was founded over 90 years ago in Midland, Michigan with the purpose of providing banking services for the local community. We have grown extensively over the years and now serve well over 100 communities throughout the Lower Peninsula. Despite our growth, we have remained, at our core, a community bank, committed to helping provide financial services to all of the communities we serve.

Chemical Bank’s portfolio is a direct reflection of the communities in which we are located. We understand that a small business owner needs access to capital in the same way that a first time homebuyer needs access to a mortgage with a competitive rate. We are proud to provide financial services to all members of our communities, and approach our business in this way because we value the communities we serve. Over time, this strategy has helped us build our reputation as a financially sound institution with the means to provide our customers with the financial products and services they need.

We care about the communities we serve, and we actively reinvest in them. In 2007, Chemical Bank and our employees donated over \$1 million to charitable and community organizations across the state, surpassing our 2006 donations. Our employees enhanced those contributions by donating countless volunteer hours to community service organizations like Habitat-for-Humanity, Junior Achievement, the United Way, Relay for Life, and 4-H Clubs across the state. We expect all of our employees to engage in and make a positive impact on their communities. In doing so, they reinforce our belief in the importance of our communities and the customers we have the pleasure of serving on a daily basis.

We welcome the opportunity to share more of the Chemical Bank story with you and to discuss the positive things that we are doing to help the State of Michigan continue to grow.

Member FDIC, Equal Housing Lender