

# Better Together

2021 ANNUAL REPORT



**FENTURA**  
Financial, Inc.

**THE  
ST>TE  
BANK**

*“I am proud of the resiliency of our team in their efforts to ensure, that despite the pandemic, our customers’ needs for services, financial information, and transactions have been met.”*

**2021** was another exciting and challenging year for Fentura. On December 1, the acquisition of Farmers State Bank of Munith (FSB) was completed and since that time, our primary focus has been the conversion of their core technology system to transfer their customer data to our system. Additionally, we welcomed their team of banking professionals to ours and have begun to promote The State Bank’s brand, products and services in FSB’s markets. The resulting enhanced strong core deposit base and our market expansion plans will allow us to improve shareholder value through enhanced growth. Throughout the year we continued to navigate operations based on the impacts of the COVID-19 pandemic. I am proud of the resiliency of our team in their efforts to ensure, that despite the pandemic, our customer’s needs for services, financial information, and transactions have been met.

The Company experienced strong growth again this year, reaching \$1.4 billion in assets at year end. During the year assets increased over \$166 million or 13.3%. This strong level of growth was achieved through organic loan and deposit opportunities and the acquisition of FSB noted previously.

The majority of asset growth occurred in the loan and investment portfolios. Within loans, the commercial loan team, excluding Paycheck Protection Plan loans, originated \$297.3 million in new loans, including \$69 million in SBA and USDA loans. The residential

mortgage team had another outstanding year, originating more than \$357.6 million in new loans. Total loans increased by \$33.5 million to \$1.1 billion at year end, or 3.1%. Total loans, excluding PPP loans, increased \$209.2 million at year end, or 23.5%, net of loan payoffs and paydowns. Total investments increased \$88.8 million to \$164.9 million at year end, or 116.7%. Investments increased due to the acquisition of FSB, as well as the Company expanding the portfolio to generate additional interest income.

The asset increases were primarily funded by deposit growth. Total deposits were \$1.2 billion at year end, increasing by \$156.3 million or 14.6% over 2020. Retail and commercial deposits experienced growth and increased totals in all deposit categories at year end 2021, with the exception of time deposits. Our customers continued to increase deposit dollars to checking, savings and money market accounts based on historically low market interest rates reducing rates on time deposits.

Capital increased by \$8.6 million, ending the year at \$124.4 million. The increase was primarily driven by our strong earnings.

2021 marks the fifth consecutive year the Company achieved record earnings. Net income totaled \$16.6 million, an increase of \$1.1 million or 7.2%. Balance sheet growth and the resulting increase in net interest income, as well as a modest net reversal of provision

for loan losses, contributed to the net income increase. Net interest income totaled \$44.2 million for the year, an increase of \$4.1 million compared to 2020. Noninterest income totaled \$14.1 million, a decrease of \$5.6 million compared to 2020, largely due to a decline in net gains on the sales of loans based on residential loan originations not reaching the elevated levels of the prior year due to constrained housing inventory and rising interest rates impacting refinance opportunities. Noninterest expenses totaled \$37.7 million, an increase of \$3.0 million over 2020. These expenses were higher in 2021 primarily due to an increase in total compensation, largely due to an increase in the number of employees and annual merit increases. Additionally, most other noninterest expense categories increased during the year due to the size of the Company and the impact of market conditions on the cost of goods and services in the market. Provisions declined despite growth of the loan portfolio, based on strong credit quality indicators.

I am proud of the exceptional one-year total return to shareholders the Company achieved in 2021. For the year, the total return to shareholders was 30.0%, supported by dividends and market price appreciation of Fentura stock.

I am honored that our strong overall financial performance earned the Company important recognition again this year. In May 2021, the Bank was again named to the American Bankers Association's Top 200 Publicly Traded Banks, ranking 40th. Rankings are based on the average of the three previous years return on average equity. Additionally, the Bank was named the 2021 #1 Michigan-Based Community Bank SBA Lender by the Small Business Administration.

Throughout the year, we experienced important additions and changes to our Board and senior management team. In May the Board announced the appointment of Brian Petty as Chairperson of the Board and Ronald Rybar as Vice Chairperson. Previous Chairperson, Thomas McKenney, continues to serve as a Director. As seasoned members of the Company's Board, as businessmen, and individuals active in the community

and with numerous other organizations, both Mr. Petty and Mr. Rybar bring a wealth of experience and knowledge to their new leadership roles. Also in May, the Board announced the appointment of Kelly Myers to the Board of Directors. Mrs. Myers is an attorney, founding her own practice in Howell, Michigan. Her legal and business experience has further strengthened our Board. Following the acquisition of Farmers State Bank, their President and Chief Financial Officer, Jeanne Richter, was appointed Chief Risk Officer of the Bank. Jeanne is an experienced banker, with a strong reputation in Michigan banking. We look forward to her developing this new role within the Company and strengthening our operation. Additionally, Craig Johnson, the Chief Lending Officer, and Aaron Wirsing, the Chief Financial Officer, were promoted to Executive Vice Presidents during the year in recognition of their contributions to the success of the Company during their tenure and their increased responsibilities as we have grown.

The Company's team of banking professionals worked diligently to support our mission, vision and core values throughout 2021. Despite the continued challenges faced in great part due to the COVID-19 pandemic, the team's efforts once again produced outstanding results, positioning us for a strong future.

As always, thank you for your continued support.

Warmly,

Ronald L. Justice  
President and CEO



# Better Together

While 2021 was no doubt on the heels of a challenging yet rewarding year, in many ways these challenges have allowed us to focus on our vision to become known for helping our customers look past obstacles or limiting perspectives to see what's possible. Our growth and success over the past several years have in fact pointed directly to this vision for not only how we serve our customers, but how we operate as a bank.

We have confirmed that communities need banks committed to their success, and families and businesses need financial partners by their side to help them navigate constant changes. We have learned that our ability to stand out amongst a sea of competitors relies on how we uniquely serve our customers with the perspective that anything is possible.



## Growth in Oakland County

Our newest branch located on Northwestern Highway in Farmington Hills opened in the first quarter of 2021. Our focus on connecting with local businesses led our team to close over \$78 million in commercial loans and help 55 businesses in 2021 alone. Oakland County is an extremely competitive market, yet our team has found instant success in helping local businesses that want to partner with a bank where they will feel valued and have a team beside them who is empowered to make decisions.

### Oakland County Lending Team



**Michael Franklin**

*Commercial Lending Market Manager  
Vice President*



**Paul J. Dowling**

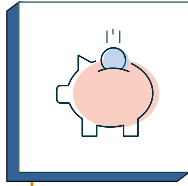
*Commercial Lender  
Vice President*

## Welcoming Farmers State Bank

On December 1, 2021, the acquisition of Farmers State Bank of Munith became official. Fentura Financial's acquisition of Farmers State Bank allows us to promote our dedication to community banking in an expanded market area, including Ingham and Jackson counties. Farmers State Bank customers now have access to The State Bank's more expansive product line, including enhanced mobile and online banking tools.



# Growth in Numbers



## Growing Core Deposits

3,513

Retail Accounts Opened in 2021

\$156.3

MILLION

increase in total deposits

\$19

MILLION

increase in Kasasa Accounts



## Growing Home Ownership

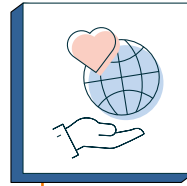
1,243

New Mortgage and Refinance Loans

\$357.6

MILLION

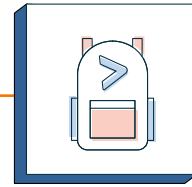
New Mortgage and Refinance Loans



## Growing Community

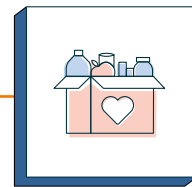
\$483,975

donated in 2021 throughout our local communities



\$36,000

donated to 12 local school districts to support the needs of low- to moderate-income children and families from the staff-directed fundraising effort through the **Change for Kids** Program. Since the program's inception, \$258,000 has been donated.



\$37,000

donated to the Food Bank of Eastern Michigan. With the 2021 contribution, The State Bank has raised a total of \$405,000 throughout the successful 20-year partnership with the Food Bank of Eastern Michigan.



## Growing Local Business

#1 Michigan-Based  
Community Bank  
SBA Lender\*

**FOR TWO YEARS IN A ROW!**

*\*Based on number and dollar amount  
of SBA loans approved during the fiscal  
years ending 9/30/20 and 9/30/21.*

\$ 69.3

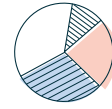
MILLION

Small Business  
Administration (SBA) Loans

\$ 297.3

MILLION

New Commercial Loans



## Growing Wealth

13.2%

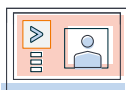
INCREASE

Wealth Management  
& Trust Services Revenue

\$ 19.9

MILLION INCREASE

Wealth Management & Trust Services  
Assets Under Management



## Growing Innovation

13,083

Average Monthly ITM Transactions

Serving customers seven days a week with  
**Connect! ITMs** throughout our markets

# Growth in Financial Partnerships

## COMMERCIAL | SAGINAW

*"Kevin Neumeyer and The State Bank have helped me with several loans and refinancing arrangements over the last several years. Every time I am thoroughly impressed with the speed and accuracy at which they get everything done. We work through any hiccups that may come up and resolve them with ease. Kevin always keeps me informed as to how the process is going and what to expect as we move forward. I have dealt with several different banks over the years and The State Bank is by far the friendliest and easiest to work with and that is why they continue to get my business whenever we have a banking need."*

Josh Kemerer

River Bend Self Storage & Uhaul Rentals

## WEALTH MANAGEMENT | FENTON

*"I have been associated with The State Bank's Wealth Management department for over 10 years. During that time I had to make some significant retirement investment decisions. The recommendations and counsel I received from Tom Hufton were well researched and consistent with my investment strategies. We meet regularly to track our progress and change direction when appropriate. I feel the whole organization is aligned and working in my best interest. Could not be more pleased."*

Daniel Donar

## MORTGAGE | LINDEN

*"A bank like no other! Personable professional service. Go above and beyond their job to help achieve your goals. They have a skilled team that meshed seamlessly with our real estate company whom they maintain excellent relationship with. My wife and I closed on a house and had it purchased all in the same week! We couldn't be more happy or thankful."*

Christopher & Christina Arsenault

## COMMERCIAL | BURTON & BRIGHTON

*"Our experience in dealing with The State Bank has been 100% positive in the acquisition of two businesses in 2021. Our loan officer Kevin Neumeyer has always been extremely responsive, knowledgeable, and professional giving us outstanding service. As we are new to The State Bank, our experience at the branch level as well as the support on the backend has been as good as Kevin offered. As we grow, why would we ever look elsewhere?"*

Anne and Don Haley

Strive Centers For Autism

*"I cannot overstate, the impact our relationship with The State Bank has had on our continued success."*

Greg Walker, Managing Principal, WalkerHealthcareIT

## COMMERCIAL | FENTON

*"The team at The State Bank has been true partners in our business while using the power of a big bank to make a local impact. We have benefited from their expertise and their many solutions at competitive prices."*

Ryan Niles

Niles Industrial

## TREASURY MANAGEMENT | BLOOMFIELD HILLS

*"WalkerHealthcareIT has been a customer of The State Bank since 2020. The referral to The State Bank actually came from one of its competitors in the market. At that time, our company was growing rapidly, but we were considered too small to matter to most large commercial banking institutions. We knew we were seeking a bank that could understand the complexities of our business, which required both a strong lending component coupled with a treasury management relationship. Mike and his team took the time necessary to understand our needs; thus being instrumental in allowing us to meet the financial demands of rapid growth."*

*"I cannot overstate, the impact our relationship with The State Bank has had on our continued success."*

Greg Walker

Managing Principal, WalkerHealthcareIT

## COMMERCIAL | BLOOMFIELD HILLS

*"Tom Barrett and his team in Brighton have helped me grow my construction business and manage and grow my commercial portfolio. Responsiveness, innovative lending solutions and long-term relationships are the reasons I bank with The State Bank."*

Richie Atto

Atto Constructions



#### **MORTGAGE | ROYAL OAK**

*“As new home buyers, Carl Moraw made the process an absolute breeze. We could tell from the beginning that he really cared about helping us understand the pre-approval and mortgage process step by step and it made us feel comfortable throughout. He was incredibly transparent and understanding and went the extra mile to check in and work as a great partner to our realtor. He even came to Birmingham to our closing to support us and answer all of our questions.”*

Jarett Coy & Audrey Crimmins

#### **COMMERCIAL | FLINT**

*“Thank you for the professionalism and diligence given with our request for an Operating Line of Credit and an Equipment Line of Credit. Both were approved in a timely manner. Throughout the process, the team at The State Bank kept us informed with the status of the process. When the Loan Documents were ready for signing and funding, Andrew came to our office rather than the four partners of ProEx meeting up at The State Bank. We look forward to a long relationship with The State Bank.”*

Jeffrey Hawks

President, ProEx, Flint, MI

#### **COMMERCIAL | FLINT**

*“The State Bank is the best of both worlds, small bank feel with very personal and focused attention and the options of all the larger name, national banks. The State Bank has made the commercial banking maze very easy to access and manage with immediate assistance from top level banking decision makers. There is never any runaround!*

*Covid proved to be difficult times both personally and professionally for everyone. The State Bank eased the confusion and concerns of sustaining our security services, deemed essential during the shutdowns. We were able to provide seamless service to all of our customers while providing our valuable employees with full pay, due to the speed and ease of our PPP loan. I was thankful we were able to support both our customers and employees during the challenging times. I would highly recommend the State Bank for both personal and commercial banking needs, as they have far exceeded all expectations.”*

Dave Forystek

Premier Security Solutions

#### **COMMERCIAL | FLINT**

*“We truly appreciate our business relationship with The State Bank. Our interactions with Commercial Loan Officer and Vice President Jill White are always addressed timely and professionally. We have also experienced exceptional customer service from their branch staff, both in-person and remotely. In this era of automated and impersonal customer service, it is refreshing to deal with a bank that is not only responsive, but one that also strives to meet and exceed your expectations. Accordingly, we highly recommend doing business with The State Bank.”*

Brian G. Glowiak

Metro Community Development

#### **PPP | FENTON**

*“Like most employers in Michigan, our companies were severely impacted by the Covid-19 pandemic. When the PPP loan became available, we had been doing business at one of the largest banks in the country for over 15 years. During the first round of PPP loans, our banker couldn't even get our application through in time. Realizing our business was just one of many “numbers” to them, we made a phone call to Stephanie at The State Bank. She listened to what we had to say, took our application, and as soon as the second round of PPPs opened, it was submitted and approved within days. Since that moment, we have moved over all of our business banking (and personal as well) to The State Bank. It has been a pleasure working with The State Bank and we look forward to a successful working relationship in the future!”*

Mike Miotke & Jayme Brown

B&M Crane Rental, LLC

B&M Tower Technologies, Inc.

*“Responsiveness,  
innovative lending  
solutions and long-  
term relationships are  
the reasons I bank  
with The State Bank.”*

Richie Atto, Atto Constructions

# 2021 Growth Highlights

Dollars in Thousands Except Per Share Amounts

## Balance Sheet and Asset Quality Ratios

	12/31/21	12/31/20	12/31/19	12/31/18	12/31/17
Net Loans to Total Deposits	<b>88.71%</b>	98.48%	100.19%	100.60%	99.32%
ALLL to Gross Loans	<b>0.95%</b>	1.02%	0.67%	0.58%	0.54%
Net Loan Charge offs to Gross Loans	<b>0.02%</b>	0.05%	0.00%	0.02%	-0.02%
Nonperforming Loans to Gross Loans	<b>0.18%</b>	0.75%	0.17%	0.14%	0.00%

## Per Share Data

	12/31/21	12/31/20	12/31/19	12/31/18	12/31/17
Earnings per Share	<b>\$3.60</b>	\$3.31	\$2.49	\$2.65	\$2.39
Book Value per Share	<b>\$27.68</b>	\$24.68	\$21.75	\$19.31	\$16.37
Tangible Book Value per Share	<b>\$25.43</b>	\$23.88	\$20.87	\$18.32	\$14.96
Market Price per Share	<b>\$28.28</b>	\$22.00	\$25.23	\$21.00	\$18.88
Dividends per Share	<b>\$0.32</b>	\$0.30	\$0.28	\$0.24	\$0.20
Total 1 Year Return to Shareholders (%)	<b>30.00%</b>	-11.61%	21.48%	12.50%	19.25%
Common Shares Outstanding	<b>4,496,701</b>	4,694,275	4,664,369	4,636,455	3,631,933
Average Common Shares Outstanding	<b>4,624,243</b>	4,684,006	4,653,872	3,812,433	3,625,568

## Performance Ratios

	12/31/21	12/31/20	12/31/19	12/31/18	12/31/17
Return on Average Assets	<b>1.26%</b>	1.29%	1.20%	1.20%	1.19%
Return on Average Shareholders' Equity	<b>13.52%</b>	14.05%	12.02%	15.05%	15.38%
Net Interest Margin Yield (FTE)	<b>3.58%</b>	3.50%	3.83%	3.84%	4.08%
Efficiency Ratio	<b>64.65%</b>	58.10%	63.20%	65.23%	66.20%

## Capital Ratios

	12/31/21	12/31/20	12/31/19	12/31/18	12/31/17
Total Capital to Risk Weighted Assets	<b>12.22%</b>	15.14%	14.03%	14.00%	10.93%
Tier 1 Capital to Risk Weighted Assets	<b>11.30%</b>	13.93%	13.33%	13.40%	10.39%
CET1 Capital to Risk Weighted Assets	<b>10.07%</b>	12.38%	11.64%	11.52%	8.27%
Tier 1 Capital to Average Assets	<b>9.13%</b>	9.80%	11.20%	10.92%	8.98%

## CONDENSED CONSOLIDATED BALANCE SHEETS

Assets					
	12/31/21	12/31/20	12/31/19	12/31/18	12/31/17
Cash and Cash Equivalents	\$ 83,446	\$46,757	\$46,803	\$23,412	\$15,928
Total Securities	164,942	76,111	61,621	94,721	55,323
Loans Held for Sale	6,783	27,306	19,491	903	2,067
Gross Loans	1,100,092	1,066,562	870,555	772,227	672,530
Less Allowance for Loan Losses	10,500	10,900	5,813	4,488	3,603
Net Loans	1,089,592	1,055,662	864,742	767,739	668,927
All Other Assets	73,038	45,610	42,102	39,675	39,198
<b>Total Assets</b>	<b>\$1,417,801</b>	<b>\$1,251,446</b>	<b>\$1,034,759</b>	<b>\$926,450</b>	<b>\$781,443</b>

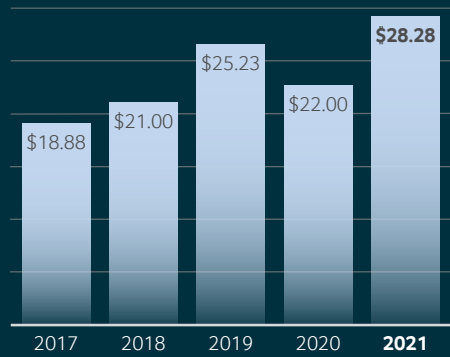
Liabilities and Shareholders' Equity					
	12/31/21	12/31/20	12/31/19	12/31/18	12/31/17
Total Deposits	\$1,228,298	\$1,071,976	\$ 863,102	\$763,124	\$673,505
Total Borrowed Funds	50,000	49,000	61,500	69,000	46,000
Accrued Interest and Other Liabilities	15,048	14,602	8,713	4,810	2,491
<b>Total Liabilities</b>	<b>1,293,346</b>	<b>1,135,578</b>	<b>933,315</b>	<b>836,934</b>	<b>721,996</b>
Total Shareholders' Equity	124,455	115,868	101,444	89,516	59,447
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$1,417,801</b>	<b>\$1,251,446</b>	<b>\$1,034,759</b>	<b>\$926,450</b>	<b>\$781,443</b>

## CONDENSED CONSOLIDATED STATEMENTS OF INCOME FOR THE YEARS ENDED

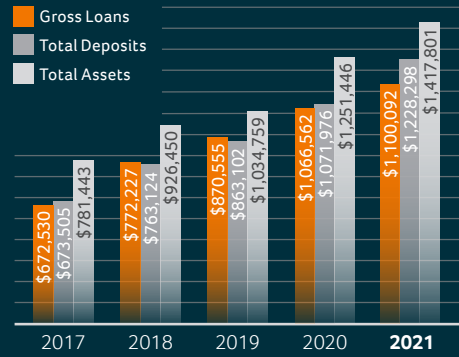
Interest and Dividend Income					
	12/31/21	12/31/20	12/31/19	12/31/18	12/31/17
Loans, Including Fees	\$45,129	\$44,238	\$41,102	\$34,371	\$28,765
Investments	1,781	1,741	2,439	1,979	1,346
<b>Total Interest and Dividend Income</b>	<b>46,910</b>	<b>45,979</b>	<b>43,541</b>	<b>36,350</b>	<b>30,111</b>
Total Interest Expense	2,736	5,924	8,627	5,827	3,120
Net Interest Income	44,174	40,055	34,914	30,523	26,991
Provision for Loan Losses	(180)	5,634	1,335	1,057	609
Net Interest Income, After Provision for Loan Losses	44,354	34,421	33,579	29,466	26,382
Total Non-Interest Income	14,080	19,640	8,163	8,277	8,988
Total Non-Interest Expenses	37,663	34,684	27,223	25,310	23,818
Income Before Federal Income Taxes	20,771	19,377	14,519	12,433	11,552
Federal Income Taxes	4,192	3,913	2,941	2,319	2,876
<b>Net Income</b>	<b>\$ 16,579</b>	<b>\$15,464</b>	<b>\$11,578</b>	<b>\$10,114</b>	<b>\$8,676</b>

# 2021 Growth Highlights

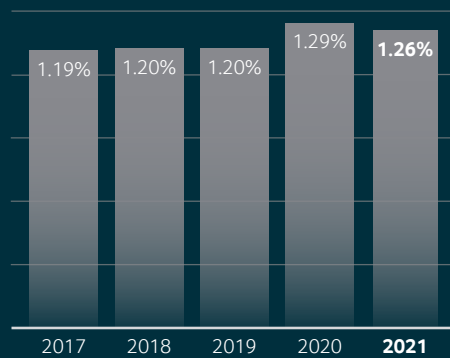
MARKET PRICE PER SHARE



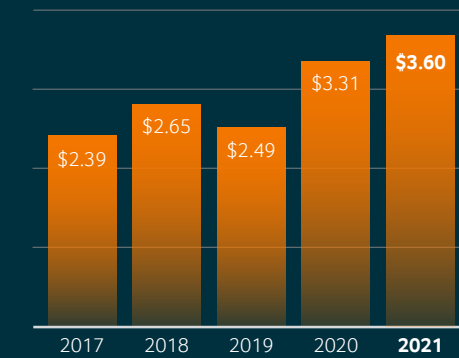
BALANCE SHEET



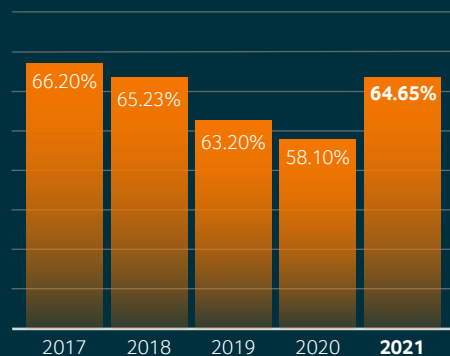
RETURN ON AVERAGE ASSETS



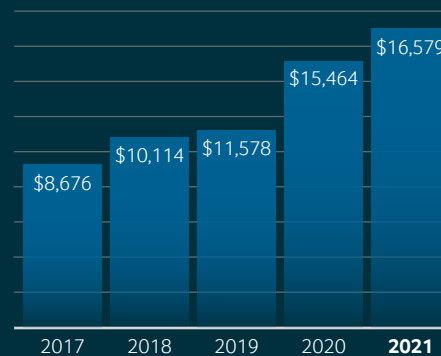
EARNINGS PER SHARE



EFFICIENCY RATIO



NET INCOME



Dollars in Thousands Except Per Share Amounts

## Best of...

The State Bank was honored this year as MLive's Reader's Choice for Best Bank and Best Mortgage in the Northeast Michigan region. This award came from voters, who showed their support of The State Bank in a highly competitive region. In addition, the Tri-County Times, serving Fenton, Linden, and Holly, awarded The State Bank with the Best of the Best award in the banking category.



Growth & Performance Recognized

## Top Performing Community Banks

Fentura Financial, Inc., announced that it has ranked in the American Banker Magazine's "Top 200 Community Banks" list, as one of the top-performing 40 community banks in the United States. S&P Global Marketing Intelligence reviewed a total of 479 publicly traded banks and thrifts with total assets of less than \$2 billion as of Dec. 31, 2020, and that are publicly traded or report financials to the SEC. Rankings were based on return on average equity across three years. (Source: Capital Performance Group.)



*"We are honored to be recognized; 2020 and 2021 have been difficult years for many; to continue to be listed in the top 40 of the country is an indicator that community banking continues to be vital for the financial wellness of our local families, businesses and communities."*

Ron Justice, President and CEO

## Building Better Communities

In 2021, The State Bank committed \$500,000 to develop a section of a non-motorized pathway along Silver Lake Road in Fenton. With the sponsorship, this portion of the pathway will be named The State Bank Trail.



*"The State Bank Trail will be a permanent reminder of our commitment to put the good back in banking by being actively engaged in developing, strengthening, and energizing the communities that we live in."*

Ron Justice, President and CEO

## The Best Bank for Small Business

For the second year in a row, The State Bank has been ranked as the #1 Michigan-Based Community Bank Small Business Administration (SBA) Lender based upon the number of approved loans for the SBA fiscal years ending September 30, 2020 and 2021. Our passion for small business and the need for business owners to feel valued by their bank has led to the bank's continued success.





## Locations

### **MAIN OFFICE**

175 N. Leroy Street  
Fenton, MI 48430  
810.629.2263

### **BIRCH RUN**

8412 Main Street  
Birch Run, MI 48415  
989.624.6280

### **BRIGHTON**

134 N. First Street  
Brighton, MI 48116  
810.534.0800

### **CHESANING**

12771 Brady Road  
Chesaning, MI 48616  
989.845.7070

### **FARMINGTON HILLS**

Northwestern Professional Center  
31000 Northwestern Highway,  
Suite 150  
Farmington Hills, MI 48334  
248.498.6979

### **GRAND BLANC NORTH**

1401 E. Hill Road  
Grand Blanc, MI 48439  
810.603.9500

### **GRAND BLANC SOUTH**

7606 S. Saginaw Street  
Grand Blanc, MI 48439  
810.695.9601

### **GRASSLAKE**

12005 Michigan Avenue  
Grass Lake, MI 49240  
517.985.1062

### **HOLLY**

4043 Grange Hall Road  
Holly, MI 48442  
810.750.8701

### **LINDEN**

107 Main Street  
Linden, MI 48451  
810.750.8794

### **MONTROSE**

200 W. State Street  
Montrose, MI 48457  
810.639.6101

### **MUNITH**

201 N. Main Street  
Munith, MI 49259  
517.985.1062

### **NEW LOTHROP**

9380 Genesee Street  
New Lothrop, MI 48460  
810.638.3003

### **SAGINAW**

218 S. Washington Avenue  
Saginaw, MI 48601  
989.393.4020

### **SILVER PARKWAY**

15095 Silver Parkway  
Fenton, MI 48430  
810.750.5605

### **ST. CHARLES**

207 S. Saginaw Street  
St. Charles, MI 48655  
989.865.9434

### **STOCKBRIDGE**

5101 M-106  
Stockbridge, MI 49285  
517.985.1062

### **THOMAS TOWNSHIP**

7590 Gratiot Road  
Saginaw, MI 48609  
989.781.2350

### **VG'S FOOD CENTER**

18005 Silver Parkway  
Fenton, MI 48430  
810.750.8781

## **ATM Only Locations**

### **ALPINE FOOD PLAZA**

606 W. Broad Street  
Linden, MI 48451

### **BURT**

10811 Albee Road  
Burt, MI 48417

### **CHESANING**

148 Chapman Street  
Chesaning, MI 48616

### **THOMPSON ROAD**

3237 W. Thompson Road  
Fenton, MI 48430



