



125 YEARS

Building Brighter Futures

2023 ANNUAL REPORT

1898-2023

THE
ST>TE
BANK

CELEBRATING **125** YEARS



FENTURA
Financial, Inc.

Dear Shareholders:

On behalf of everyone at Fentura Financial, Inc. (“Fentura” or the “Company”), I am proud to share the operating and financial progress we made during 2023. Throughout the year, we celebrated our Bank’s 125th anniversary, which allowed us to reflect on our rich history, unwavering commitment to our customers, and the countless lives we have touched over the years. **Fentura’s journey has been one of resilience, innovation, and above all, a steadfast dedication to serving our Michigan communities.** As we look to the future, we remain focused on nurturing lasting relationships with our customers, providing our employees with an environment to thrive and develop, and creating lasting value for our shareholders.

Fentura reported another solid year of growth, as we ended 2023 with record total assets of \$1.74 billion and record total deposits of \$1.39 billion. Throughout the year we experienced higher interest expense as the rapid increase in interest rates had an impact on our cost of funds and reduced net interest income. Despite these trends, **2023 was another good year of profitability as we benefited from record levels of interest income and excellent asset quality.**

For the year ended December 31, 2023, net income was \$14.6 million, or \$3.30 per diluted share, compared to \$14.9 million, or \$3.38 per diluted share in 2022. In fact, net income and earnings per diluted share would have increased year-over-year had it not been for \$523,000 in one-time legal and professional fees associated with 2023’s annual meeting and proxy contest. Strong earnings and asset quality combined with limited impacts from accumulated other comprehensive income produced a 10% year-over-year increase in total shareholders’ equity, which was a record \$138.7 million at December 31, 2023.

Fentura’s stock increased 24.8% from January 1, 2023 to December 31, 2023, reflecting our solid financial and operating results in 2023. Our stock’s performance in 2023 greatly outperformed several well followed bank indices including the Nasdaq Bank Index which was down 6.7% and the KBW Regional Bank Index, which was down 4.0% in 2023. In addition, according to Bloomberg, Fentura was the 31st best performing bank stock in the U.S. and the 2nd best performing bank stock in the state of Michigan. We are proud of this performance, especially during a difficult year for banks.

Our Board is focused on creating sustainable value for Fentura’s shareholders and the Board continues

to pursue actions and strategies that we believe will benefit all shareholders over the long term. Supporting this commitment, as well as Fentura’s consistent financial performance, our Board increased the Company’s dividend by 11%, representing the sixth consecutive year we have increased our annual dividend. In January 2024, we increased our regular quarterly dividend by an additional 10% to \$0.11 per share. **Since 2017, Fentura’s annual dividend has increased from \$0.20 to \$0.40 for 2023, representing a compound annual growth rate of 12%.**

In September 2023, Fentura celebrated its 125th year anniversary of The State Bank. The Bank has been a part of the Fenton community since 1898, when five prominent citizens organized the Commercial Savings Bank of Fenton. They sought to serve the needs of their neighbors and friends, thereby establishing a foundation of trust, a relationship that still exists today. **We are proud of our heritage of providing trusted financial services to our local communities** and look forward to remaining an independent, and high-performing community bank for many years to come.

It is with deep sadness that we remember our long-time director, William H. Dery (Bill), M.D who passed away in 2023. Bill joined the Board in 2009 and was not only a respected member of our Board until his passing, but also a dear friend, invaluable mentor to many of us at Fentura, and a pillar in the community. Bill’s father, grandfather, and great grandfather all previously served as directors of the Bank, and their respective contributions can be found throughout Fentura Financial and The State Bank yet today. **We are honored to dedicate this annual report to Bill with a tribute found on page 9.**

It takes the contribution of many to truly make a meaningful impact on our community and achieve our shared vision. The Company understands the importance of strong corporate governance to ensure we are meeting our goals and optimizing value for our shareholders. **In 2023, we listened to our shareholders and expanded the number of directors serving on our Board.** After engaging with Robert A. Herdoiza, the Board nominated him to serve as a director, recognizing that his financial expertise, business qualifications, and prior roles as a CFA and a CFO would benefit the Company. We appreciate his early contributions to the Company and look forward to his continued participation on the Board.

Mr. Herdoiza’s appointment to the Board represents the actions we have taken over the past several years, refreshing our Board with experienced individuals that reflect the diverse makeup and values of our local communities. As a result, of the 11 current board members, 45% have been appointed since 2021. **As you can see, we have made significant progress over the past three years enhancing our Board by attracting proven business, community, and financial leaders to Fentura.** I look forward to their continued contributions.



We are proud of our heritage of providing trusted financial services to our local communities.

Developing, attracting, and supporting our team members remains crucial to our success. Beginning January 1, 2024, Thomas Hufton (Tom) replaced Dennis Leyder as the Chief Wealth Management Officer. As part of our established succession plan, Tom was identified several years ago as a natural successor ensuring a seamless transition. Tom is quickly contributing to our expanding Wealth Management business, and I look forward to his leadership in his new role. **In addition, we continue to focus on providing our customers with leading financial advice, services, and products that are tailored to their individual needs.** During the year we implemented personal wire transfers and enhanced the security features for our business and commercial customers including user management

and authentication tools. On the Wealth Management side of our business, we transitioned the advisory platform to Ameriprise and added personnel to drive additional growth within this line of business.

As we look to 2024, we expect another fluid operating environment primarily due to continued uncertainty around Federal Reserve interest rate and monetary policies and the impacts these may have on the greater economy and our Bank. Despite these concerns, **we are focused on supporting our communities that need value added and local financial partners like Fentura.** We enter 2024 with a highly experienced leadership team, strong market share in compelling markets, and excellent asset quality. In fact, we had net recoveries in 2023 and ended the year with nonperforming assets to total assets of just 0.35%.

Our performance in 2023 demonstrates our continued commitment to supporting our communities, delivering consistent operating performance, and maintaining excellent asset quality. **We firmly believe that by prioritizing the well-being of the customers and employees we serve and delivering sustainable value to our shareholders, we can continue to thrive and make a positive difference in the lives of all stakeholders.** We are excited about the opportunities that lie before us and remain dedicated to upholding our community banking values to build a brighter future for all.

As always, thank you for your continued support.

Warmly,



Ronald Justice

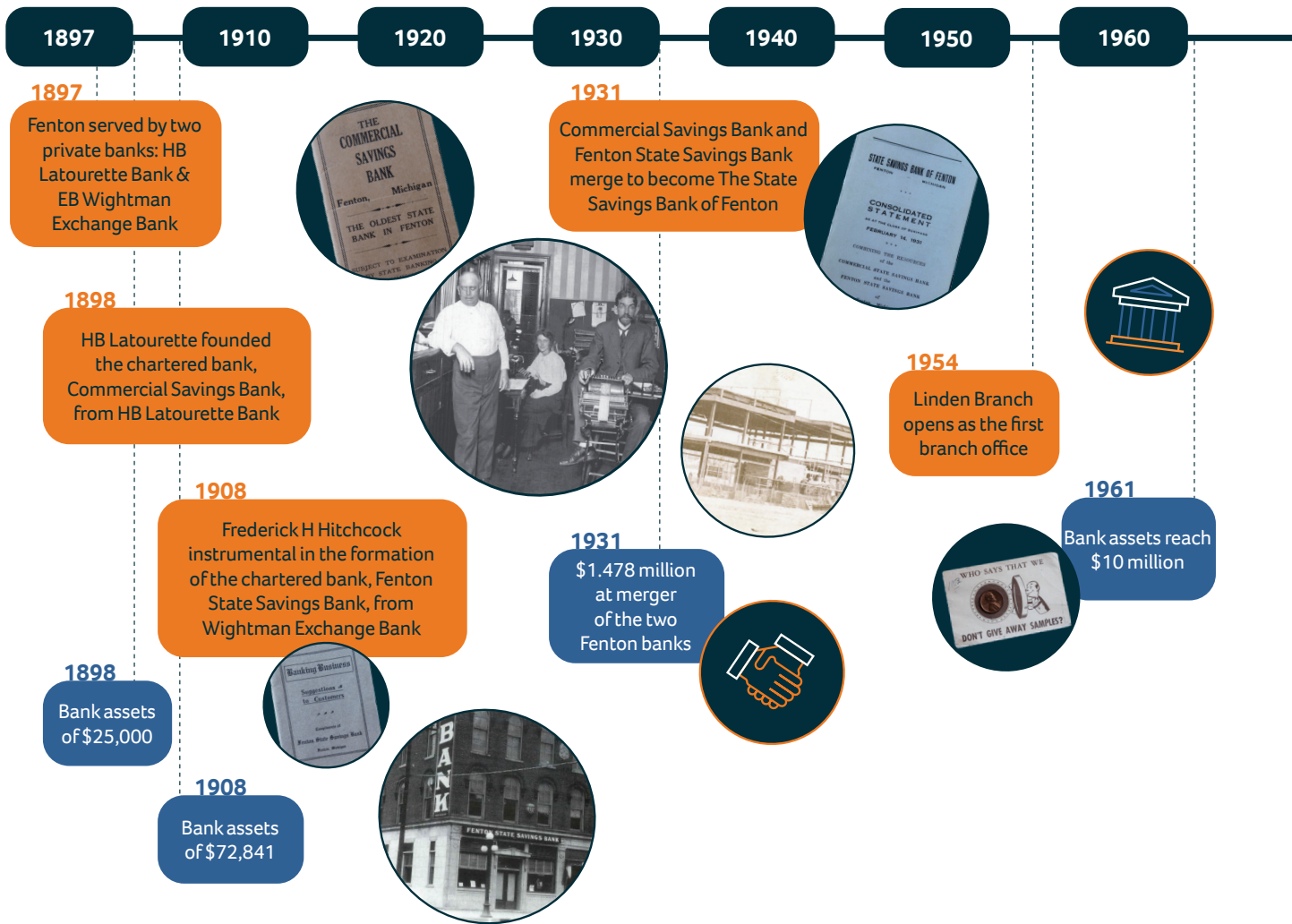
President and CEO

Fentura Financial, Inc.
and The State Bank

125 YEARS

Building Brighter Futures

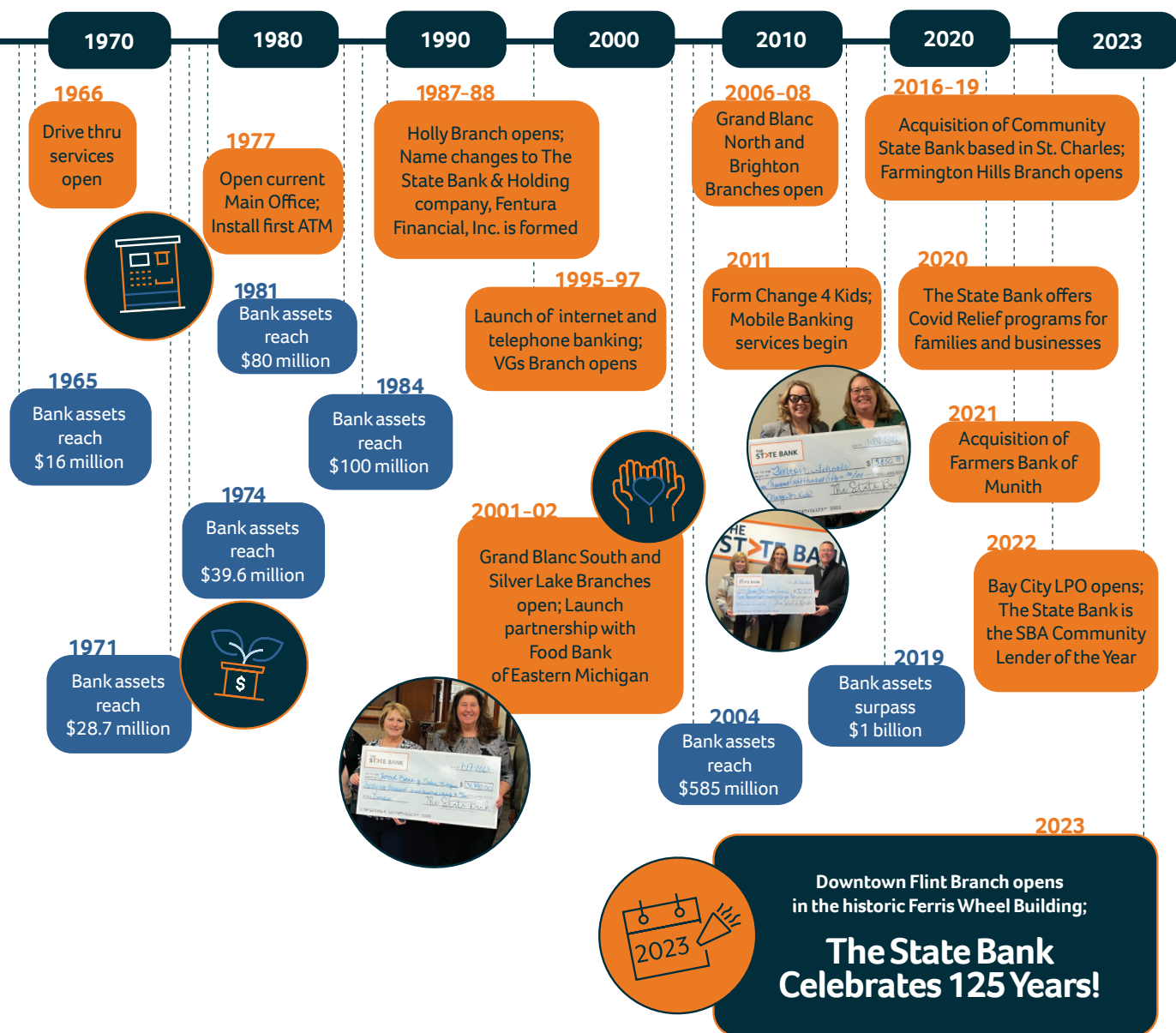
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BANK HISTORY

GROWTH OF BANK

In 2023, The State Bank celebrated 125 years of serving mid-Michigan. From the Great Depression to the Great Recession and beyond, The State Bank has held tight to its community values. Through resilience, integrity and innovation, the bank has helped businesses and families meet their needs and build brighter futures. In a world where banking collapses riddle the headlines, The State Bank's longevity has made it a welcome exception.



WHAT MAKES 125 YEARS POSSIBLE?

For 125 years, The State Bank and our communities have come together to Build a Better State. There have been ups and downs, challenges, and great accomplishments. Through it all, we continue to thrive. The pieces of the bank's history are a compilation of individual efforts woven together to form something bigger.

Our Value of Family and Community



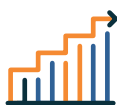
To help our customers reach their better state, we launched a partnership with GreenPath to provide comprehensive financial counseling. Our ongoing commitment to Financial Wellness resulted in 1,700 hours of training in 2023 to support 31 organizations. We focused on important topics such as savings and budgeting, understanding and maintaining credit, and assessing homeowner readiness.

Our Passion for Small Business



The State Bank has been recognized amongst financial institutions who provide capital to all Michigan small businesses. For the fourth year in a row, The State Bank was ranked as the #1 Michigan-Based Community Bank Small Business Administration lender.

Our Focus on Growth



We've seen exciting growth since our start in 1898 with a humble \$25,000 in assets. Since then, we have grown to \$1.74 billion in total assets with 21 locations across eight counties. As recently as 2022, we opened a new loan production office in Bay City, which is our first location in Bay County. Along with celebrating our 125th anniversary in 2023, we also celebrated the opening of our Flint location in the historic Ferris Wheel Building.

Our Commitment to Technology



We have launched and continue to advance our best in class online and mobile banking tools that make it easier than ever for our customers to visualize and interact with their money including: Account Aggregation, Credit Monitoring and Simulation, Digital Receipt Storage, Money Management, Smart Watch and Voice Banking, and more.

Our Commitment to **Leadership**

Fentura Financial, Inc. is led by an experienced Board of Directors with expertise across various industries.



Mark Bole
Retired - Head of V2X & Battery Solutions, GM Energy
General Motors



Bob Herdoiza
Partner
Stonebridge Financial Group



Randy Hicks, M.D., MBA
Owner & CEO
Regional Medical Imaging, P.C.



Kristen Holt
President and CEO
GreenPath
Financial Wellness



Ronald Justice
President and CEO
Fentura Financial, Inc.
and The State Bank



Steven Krause
Owner & President
Best Storage, Inc.



Thomas McKenney
*Retired - Owner/
President & Attorney*
McKenney & McKenney



Kelly Myers
Managing Member
Myers & Myers, PLLC.



Brian Petty
Owner & President
Fenton Glass Service, Inc.



Ronald Rybar
President
Provider Payment Consultants
Founder and Senior Advisor
The Rybar Group



Debra Williams
President & CEO
Williams Collaborative, LLC.



A Tribute to **William H. Dery, M.D.**

December 10, 1951 - August 1, 2023

William H. Dery, M.D. was appointed as a Director of the The State Bank and Fentura Financial in April 2009 and served passionately until his passing on August 1, 2023. Dr. Dery’s father, Robert Dery, grandfather, HW Hitchcock, and great grandfather, Frederick Hitchcock, all previously served as directors of the Bank. As the great-grandson-in-law of Frederick Hitchcock who formed Fenton State Bank, which later became The State Bank, Dr. Dery served our bank and community with passion, pride, and commitment.

Dr. Dery was admired by many in the community, the banking industry, and of course the medical community where he served patients as a family practice physician for 40 years. We honor Dr. Dery for his commitment to The State Bank. He will truly be missed, and his legacy will always remain a testament to the success that can be achieved through resilience, integrity, and innovation.

Growing Core Deposits



Growing Community



*Since the program's inception,
\$348,443 has been donated.*



Growing Innovation



Growing Local Business



**Based on number and dollar amount of SBA loans approved during the fiscal years ending 9/30/20, 9/30/21, 9/30/22, and 9/30/23.*



Public Fund Management



Growing Wealth



Growing Home Ownership



2023 Highlights

Dollars in Thousands Except Per Share Amounts

Balance Sheet and Asset Quality Ratios

	12/31/23	12/31/22	12/31/21	12/31/20	12/31/19
Net Loans to Total Deposits	104.58%	106.77%	88.71%	98.48%	100.19%
ACL to Gross Loans	1.04%	0.91%	0.95%	1.02%	0.67%
Net Loan Charge-offs to Gross Loans	(0.04%)	0.05%	0.02%	0.05%	0.00%
Nonperforming Loans to Gross Loans	0.38%	0.16%	0.18%	0.75%	0.17%

Per Share Data

	12/31/23	12/31/22	12/31/21	12/31/20	12/31/19
Earnings per Share	\$3.30	\$3.38	\$3.60	\$3.31	\$2.49
Book Value per Share	\$31.02	\$28.40	\$27.68	\$24.68	\$21.75
Tangible Book Value per Share	\$28.92	\$26.22	\$25.43	\$23.88	\$20.87
Market Price per Share	\$27.20	\$22.20	\$28.28	\$22.00	\$25.23
Dividends per Share	\$0.40	\$0.36	\$0.32	\$0.30	\$0.28
Total 1 Year Return to Shareholders (%)	24.32%	-20.23%	30.00%	-11.61%	21.48%
Common Shares Outstanding	4,470,871	4,439,725	4,496,701	4,694,275	4,664,369
Average Common Shares Outstanding	4,460,490	4,448,003	4,624,243	4,684,006	4,653,872

Performance Ratios

	12/31/23	12/31/22	12/31/21	12/31/20	12/31/19
Return on Average Assets	0.85%	0.98%	1.26%	1.29%	1.20%
Return on Average Shareholders' Equity	11.14%	12.30%	13.52%	14.05%	12.02%
Net Interest Margin Yield (FTE)	3.17%	3.67%	3.58%	3.50%	3.83%
Efficiency Ratio	70.10%	65.11%	64.65%	58.10%	63.20%

Capital Ratios

	12/31/23	12/31/22	12/31/21	12/31/20	12/31/19
Total Capital to Risk Weighted Assets	11.91%	10.87%	12.22%	15.14%	14.03%
Tier 1 Capital to Risk Weighted Assets	10.82%	9.95%	11.30%	13.93%	13.33%
CET1 Capital to Risk Weighted Assets	9.83%	8.96%	10.07%	12.38%	11.64%
Tier 1 Capital to Average Assets	8.77%	8.58%	9.13%	9.80%	11.20%



CONDENSED CONSOLIDATED BALANCE SHEETS

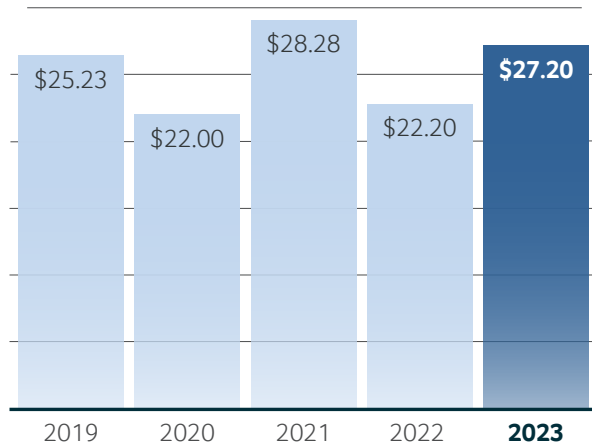
Assets					
	12/31/23	12/31/22	12/31/21	12/31/20	12/31/19
Cash and Cash Equivalents	\$90,661	\$57,844	\$83,446	\$46,757	\$46,803
Total Securities	107,615	125,049	164,942	76,111	61,621
Loans Held for Sale	747	493	6,783	27,306	19,491
Gross Loans	1,473,471	1,436,166	1,100,092	1,066,562	870,555
Less Allowance for Credit Losses	15,400	13,000	10,500	10,900	5,813
Net Loans	1,458,071	1,423,166	1,089,592	1,055,662	864,742
All Other Assets	81,858	82,311	73,022	45,610	42,102
Total Assets	\$1,738,952	\$1,688,863	\$1,417,785	\$1,251,446	\$1,034,759

Liabilities and Shareholders' Equity					
	12/31/23	12/31/22	12/31/21	12/31/20	12/31/19
Total Deposits	\$1,394,182	\$1,332,883	\$1,228,298	\$1,071,976	\$863,102
Total Borrowed Funds	198,500	222,350	50,000	49,000	61,500
Accrued Interest and Other Liabilities	7,568	7,543	15,032	14,602	8,713
Total Liabilities	1,600,250	1,562,776	1,293,330	1,135,578	933,315
Total Shareholders' Equity	138,702	126,087	124,455	115,868	101,444
Total Liabilities and Shareholders' Equity	\$1,738,952	\$1,688,863	\$1,417,785	\$1,251,446	\$1,034,759

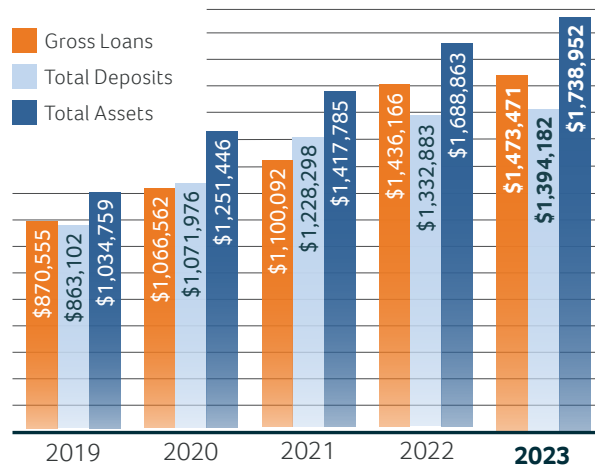
CONDENSED CONSOLIDATED STATEMENTS OF INCOME FOR THE YEARS ENDED

Interest and Dividend Income					
	12/31/23	12/31/22	12/31/21	12/31/20	12/31/19
Loans, Including Fees	\$75,382	\$56,610	\$45,129	\$44,238	\$41,102
Investments	4,299	2,610	1,781	1,741	2,439
Total Interest and Dividend Income	79,681	59,220	46,910	45,979	43,541
Total Interest Expense	28,087	6,767	2,736	5,924	8,627
Net Interest Income	51,594	52,453	44,174	40,055	34,914
Credit Loss Expense (Reversal)	(58)	3,105	(180)	5,634	1,335
Net Interest Income, After Credit Loss Expense (Reversal)	51,652	49,348	44,354	34,421	33,579
Total Non-Interest Income	9,271	9,880	14,080	19,640	8,163
Total Non-Interest Expenses	42,668	40,585	37,663	34,684	27,223
Income Before Federal Income Taxes	18,255	18,643	20,771	19,377	14,519
Federal Income Taxes	3,626	3,710	4,192	3,913	2,941
Net Income	\$14,629	\$14,933	\$16,579	\$15,464	\$11,578

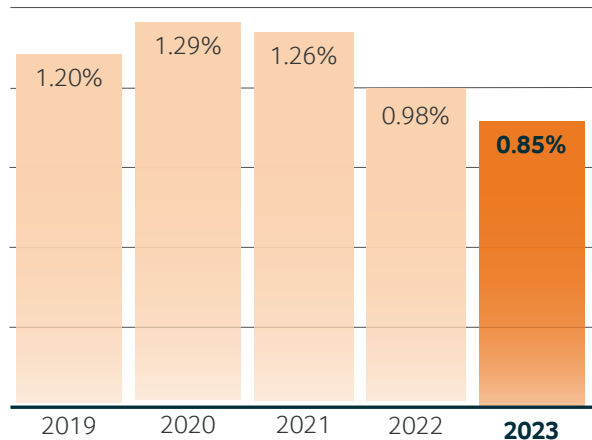
Market Price Per Share



Balance Sheet

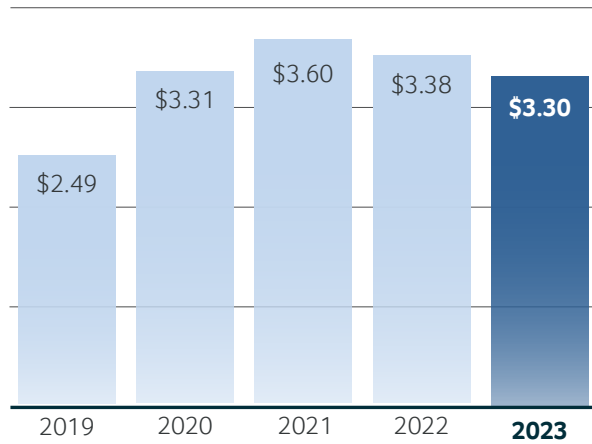


Return on Average Assets

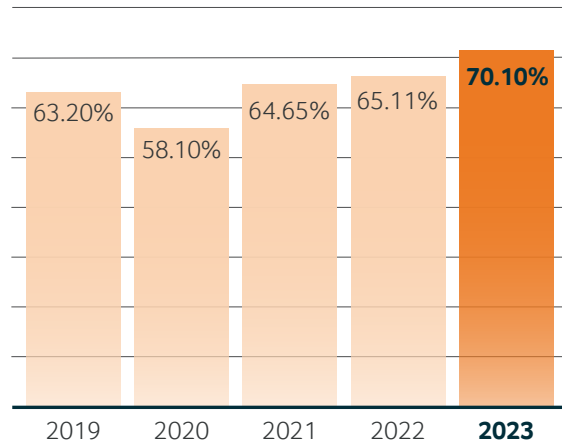


Dollars in Thousands Except Per Share Amounts

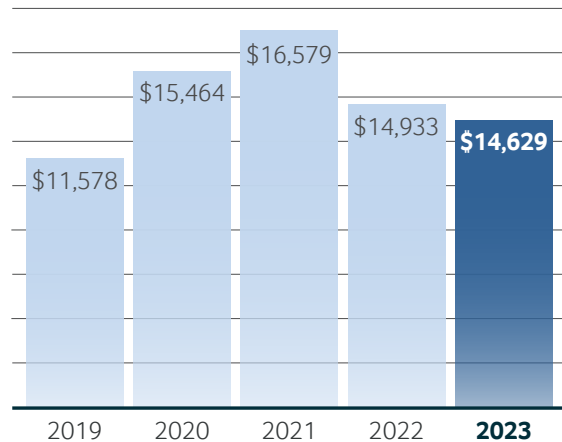
Earnings Per Share



Efficiency Ratio



Net Income



We Believe in Purposeful Actions to Create Better Communities

We are actively engaged in developing, strengthening, and energizing the communities that we live in.

Throughout the year, The State Bank participates in numerous events and programs that support local businesses, schools, and charities. Both the Food Bank of Eastern Michigan and our very own Change 4 Kids program are two key initiatives to help our community members find their better state.

CH>NGE [4kids]

Change 4 Kids

The Change 4 Kids program began responding to the need to assist low and moderate-income families, meeting basic physical needs ranging from toothpaste and deodorant to clothing and shoes. Change 4 Kids also provides educational supplies needed to be a successful student, such as pencils, paper, markers, binders, backpacks, and other necessities.

Since its inception in 2011, Change for Kids has donated over \$348,443 to our local school districts.



Food Bank of Eastern Michigan

Over a span of 20 years, The State Bank has raised a total of \$478,345.33 for the Food Bank of Eastern Michigan (FBEM). That contribution is equivalent to over 2.5 million meals provided to the 22 counties served by the Food Bank. Not only does The State Bank contribute donations, but many employees have given hours of volunteer time to support the Food Bank.

We Believe in Striving to Be the Best



The State Bank was honored this year with several Best Of Awards. The Tri-County Times, serving Fenton, Linden, and Holly awarded The State Bank with Best Bank, Best Loans, Best Mortgage Lender, and Favorite Financial Planning honors.

We Believe in Community Banking



Fentura Financial, Inc, announced that once again it ranked in the American Banker Magazine’s “Top 200 Community Banks” list, as one of the top performing community banks in the United States. The banks were ranked on three-year return on average equity between 2020 and 2022. (Source: Capital Performance Group.) Fentura Financial, Inc. ranked as number 88 out of 200.

We Believe in Serving Small Businesses



For the fourth year in a row, The State Bank was 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 - 2023. Our expertise and commitment to small business relationships has led to our continued success.

Celebrating 125 Years: **Community, Trust, and Enduring Relationships**



*Trust in The
State Bank's
services has
laid **a solid**
foundation for
all our future
plans.*

At The State Bank, we extend our deepest gratitude to the customers who have been the heartbeat of our existence for 125 years.

The loyalty of our customers and community has transformed this bank from a financial institution into a place for dreams, aspirations, and life's most treasured milestones.

In over 20 years of working with The State Bank Trust and Wealth Management Departments, we have tremendous trust and respect for that team that has been developed, nurtured and grown.

Dennis, Sheryl and especially Tom have gone out of their way, managing and growing our accounts. From the personal and prompt service in response to calls and emails, to the birthday and holiday cards and gifts, the courteous service is truly appreciated.

They, The State Bank Wealth Management Team, care and have brought a wealth of knowledge and expertise to both us and our portfolio.

Pat and Jane Sullivan

Orleans, MI

I am thrilled to share my positive experience as a returning business client. The team's keen understanding of our business needs, coupled with a personalized and responsive approach, has truly set the bank apart.

The flexibility demonstrated in meeting our unique requirements and the ability to swiftly get things done have been key factors in our ongoing satisfaction. The commitment to building lasting relationships is evident and greatly appreciated.

Likewise, the bank's ability to assist me with top notch mortgage products on the personal side has been invaluable.

Greg Walker

Walker Healthforce | Bloomfield Hills, MI



**Commitment
to building
lasting
relationships.**

While The State Bank has grown to have several locations over the years, their commitment to “hometown” service has remained top notch! We, being a local business ourselves, are pleased to have our bank accounts local as well. From day one, we have experienced excellent customer service via in person, phone & email with above expectations on response time. We know and respect the difference in fees, customer service, & quality. Thank you to the entire team at The State Bank for an excellent transition for both our personal and business accounts.

Mike & Tracy Sargent
Sargent’s Title Co. | Flint, MI



**Helped me
navigate
through the
minutia to
achieve my
financing
goals through
their SBA
partnership.**

It has been a pleasure to work with Michael Franklin and the team at the Farmington Hills branch, setting up new accounts, setting up ACH from customer accounts, and closing on three loans. The most complicated 504 SBA loan was seamless and easy to move through the entire process. I would recommend The State Bank to any small or mid-sized business that wants a great banking partner.

Richard Simtob
Simtob Management & Investment | Lansing, MI

The State Bank of Fenton truly is “our hometown bank,” meeting all of our banking needs. They have been the bank of choice for our growing businesses for well over 30 years. Allied Media and our other associated printing and publishing companies have enjoyed a mutual trust relationship that has taken us through tough economic cycles as well as the financial boom times of the recent past.

It always comes back to personal relationships between trustworthy banking personalities and our community-oriented businesses. Allied Media has been working with Tom Bertschy and Craig Johnson for many years now. These men know our business, our business needs and go the extra mile. The State Bank is our local, hometown connection to grow and thrive our businesses, there is no reason to shop anywhere else.

John Evans
Allied Media | Fenton, MI

Celebrating 125 Years: Community, Trust, and Enduring Relationships *(cont'd)*

I have used The State Bank for my personal financing and borrowing needs since 2017. As a self-employed business owner, I have in the past needed business loans and lines of credit many times and have always had difficulty dealing with banks to get fair and competitive products at the borrowing level I needed. In 2023 I found myself in need of financing for new growth and was unable to increase my existing line of credit with another bank. The State Bank and Tom Barrett were amazing and helped me navigate through the minutia to achieve my financing goals through their SBA partnership program in a very short time frame. The State Bank was dedicated to my cause and willing to build on my personal relationship to extend that to a business relationship as well. I cannot be thankful enough for Tom and his team.

Chad R. Myers

Energy Mat Alliance | Brighton, MI

Working with Aeron Grigg at The State Bank has been a pivotal part of our journey. As small business owners with a keen interest in real estate investment, Aeron's expertise was exactly what we needed. He guided us through the complexities of commercial loans with a level of detail and dedication that exceeded our expectations, ensuring we secured the best deal possible.

Aeron's approach went beyond just business transactions; he became a valued mentor and friend, offering insights that have been instrumental in both our business strategy and personal investments. This trust in Aeron and The State Bank's services has laid a solid foundation for all our future plans in real estate and business.

Looking forward, we're excited to continue our partnership with Aeron and The State Bank. Their exceptional service and Aeron's personal touch have not just supported our current ventures but are integral to our future success."

Jeremy Gwizdala & Molly McGrandy

JM Performance, dba CrossFit Whip | Saginaw, MI



**They have
brought a
wealth of
knowledge
and expertise
to both us and
our portfolio.**



**The State Bank
commitment
to “hometown”
service has
remained top
notch!**

I am writing to express my wholehearted endorsement for Mr. Michael Franklin, an outstanding banker at The State Bank. As Owner/Founder at Quantam Solutions, I have had the pleasure of working closely with Michael over the past 15 years and can confidently attest to his exceptional skills and dedication in providing banking services.

Michael has consistently demonstrated an unwavering commitment to delivering exceptional service, particularly in the realm of providing business loans and offering valuable guidance on loan structuring. His depth of knowledge in financial matters, coupled with a keen understanding of the unique needs of businesses, has undoubtedly set him apart as a trusted advisor in the banking industry.

One of Michael’s standout qualities is his unparalleled loyalty to his clients. He goes above and beyond the norm, ensuring that each client receives personalized attention and tailored solutions. His genuine interest in the success of his clients is evident in his proactive approach to addressing their financial needs and challenges.

Larry Freimark
Quantam Solutions LLC | Southfield, MI



**{Not only}
supported
our current
ventures but
are integral
to our future
success.**

In 2023, our four restaurants made the decision to transition their banking to The State Bank. Their friendly and courteous team made our transition very easy. The dedication of the treasury department made sure that we were all set up with online banking, ACH capabilities, wire transfers, and mobile deposits. This team responded quickly either in person with a phone call or via email. We could not have made this transition without them.

Scott Nemode
Downtown Restaurant Investments | Bay City, MI

We have never had such a smooth and seamless loan experience as we had with Kevin Neumeyer and The State Bank. Kevin is always on top of everything we need to have completed and walks us through every detail so we never have any surprises at closing. He truly makes the banking and loan experience enjoyable.

Josh Kemerer
Riverbend Storage North | Saginaw, MI

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

FLINT

Ferris Wheel Building
615 Saginaw Street
Flint, MI 48502
810.616.7895

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

GRASS LAKE

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
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810.750.8781

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