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1st State Bank Staff Changes and Promotions

SAGINAW, MI 1st State Bank's Downtown Midland location has been managed by Meleah Retzloff since opening in October 2018. Retzloff, who has 20 years of banking experience and specializes in Business Banking, has been promoted to Customer Engagement Officer. In this role, she will lead business development activities in the Midland community and support services enhancements across the Bank business segment. Retzloff serves as a board member of the Midland Downtown Business Association, is an Ambassador for Associated Builders and Contractors, and is a Leadership Midland Alumni Association Board Member and current Secretary.

1st State Bank welcomes Carl Ahearn as Branch Manager of its Downtown Midland Branch. In this role, he will serve Bank customer needs and manage the daily operations of 1st State Bank's Midland Branch. Ahearn has had a notable career in banking in the Midland area and has over 40 years of branch experience. He is also a graduate of the Michigan Banker's Association Perry School of Banking. Ahearn is a past board member of Big Brothers Big Sisters of the Great Lakes Bay Region and is currently participating in Leadership Midland.

1st State Bank, a locally owned and operated community bank was chartered in 2004 serving individual customers 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 December 31, 2022, 1st State Bank reported assets of over \$479 million.