



# Welcome!

Dear Farmers State Bank Customer,

**We want to welcome you to the State Bank family!** As you may know, The State Bank purchased Farmers State Bank on December 1st, 2021. On behalf of The State Bank Board of Directors and all of us at The State Bank, we warmly welcome the entire Farmers State Bank family to The State Bank family!

The merger of our two banks was done for the benefit of the customers, employees and communities serviced by our newly combined institution. This is a great opportunity, one that leverages the strengths of both banks, increases product and service offers and branch access, as well as creates new opportunities for employees and finally expands our support for all of our local communities. With that said, we realized that any change can often be disconcerting and our top priority is to make this transition as smooth as possible for you. With the purchase, there will be some changes to your account(s). However, we want to make the transition as painless as possible.

Locations and hours will continue to be the same. If you stop by the Grass Lake, Munith or Stockbridge locations, you will continue to see the same smiling faces.

If you have a mortgage with the Farmers State Bank, please see attached the Servicing Transfer Disclosure and the Privacy Disclosure. For all other loans please see the Privacy Disclosure attached. You can continue to make your loan payments at your local branch or by mailing them to The State Bank, PO Box 725, Fenton MI 48430.

We want you to know that we are strongly committed to our communities and putting our customer first.

If you have any questions or concerns, we would love to hear from you. Please stop into one of our many locations or call us at 989-865-9945.

Sincerely,

**Ronald L. Justice**  
President and CEO, The State Bank  
175 N Leroy St. | PO Box 725 | Fenton MI 48430

Rev 03/2020

## FACTS

### WHAT DOES The State Bank DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	Yes	No
<b>For our affiliates to market to you</b>	Yes	No
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call our toll-free number 800-535-0517 or go to <a href="http://www.thestatebank.com">www.thestatebank.com</a> .
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Who we are	
Who is providing this notice?	The State Bank
What we do	
How does The State Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does The State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include Fentura Financial (our holding company); and nonfinancial companies, such as Fentura Holdings LLC, The State Wealth Advisors and Community Bank Services Inc.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>The State Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>The State Bank doesn't jointly market.</i></li> </ul>

Other important information

The servicing of your mortgage loan is being transferred, **effective March 7, 2022**. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Farmers State Bank is now collecting your payments. Farmers State Bank will stop accepting payments received from you after **March 7, 2022**.

The State Bank will collect your payments going forward. Your new servicer will start accepting payments received from you on **March 7, 2022**.

**Send all payments due on or after March 7, 2022 to The State Bank at this address:**

**The State Bank**  
**P.O. Box 725**  
**Fenton, MI 48430**

If you have any questions for either your present servicer, Farmers State Bank or your new servicer The State Bank, about your mortgage loan or this transfer, please contact them using the information below:

**Current Servicer:**  
Farmers State Bank  
(517)985-1062  
5101 SM 106  
Stockbridge, MI 49285

**New Servicer:**  
The State Bank  
(800)535-0517  
175 N. Leroy St  
P.O. Box 725  
Fenton, MI 48430

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

  
Farmers State Bank 01/24/2022  
Date

  
The State Bank 01/24/2022  
Date

The State Bank  
P.O. Box 725  
Fenton, MI 48430

Dear Customer,

This notice is to inform you that the ownership of the above identified mortgage loan has been sold, assigned, or transferred to The State Bank. This transfer of ownership does not affect the terms and conditions of your mortgage loan, other than those terms that are directly related to the ownership of your loan.

The name, address, and telephone number of The State Bank:

The State Bank  
(800)535-0517  
175 N. Leroy St  
P.O. Box 725  
Fenton, MI 48430

The date of sale/assignment/transfer of your mortgage loan is March 7, 2022.

The transfer of ownership of the debt for your loan has been, or may be, recorded at your county's Register of Deeds.

The State Bank is also the servicer of your loan. As the servicer of your loan, The State Bank is responsible for collecting your mortgage payments, for sending you billing information, for sending escrow statements, and for answering any questions you may have about your mortgage loan. Information about where to send payments is enclosed.

**Partial Payment:**

Lender may accept partial payments and apply such payments to your loan.

If the loan is sold, the new lender may have a different policy.

If you have any questions, please feel free to call or write to us at the number and address above.

Sincerely,



Nicole Green  
Loan Servicing Manager