

YOU ARE INVITED



WEST SHORE BANK'S 3RD ANNUAL
Business Symposium:
Shaping Your Future



April 10,
2015



We invite you to join us for West Shore Bank's 3RD annual Business Symposium – a leadership forum, focused on the most pressing issues affecting business performance and the local economy.

APRIL 10, 2015

West Shore Community College

3000 N Stiles Rd, Scottville, MI

7:15AM — 2:00PM

Attire for the event is business casual.

Please RSVP by April 3, 2015, to Debra McKay at

debram@westshorebank.com or 231-845-3536.

ABOUT THE KEYNOTE

We are thrilled to announce Lieutenant Governor Brian Calley as the Keynote Speaker. On New Year's Day 2011, Brian Calley was sworn in as America's youngest lieutenant governor. In partnership with Governor Snyder, he pledged to chart a new course to Michigan's future. Throughout Michigan and across America, Lieutenant Governor Calley has been recognized as a bold leader for a new generation. His willingness to stand up for real people, from small business owners to families dealing with autism, has made Michigan stronger.



AGENDA

| Time | Event | Presenter | Location |
|----------------------------|---|----------------------------------|--------------------------------------|
| 7:15 A.M. – 8:00 A.M. | Registration and Continental Breakfast | | Arts & Sciences Center |
| 8:00 A.M. – 8:15 A.M. | Welcome and Opening Comments | Raymond Biggs | Center Stage Theatre* |
| 8:15 A.M. – 9:10 A.M. | Opportunities & Challenges in a Rebounding Economic Climate | Patrick Anderson | Center Stage Theatre* |
| 9:10 A.M. – 9:30 A.M. | Networking Break | | |
| 9:30 A.M. – 10:20 A.M. | The New Demographics & How They Affect Your Business, Today & Tomorrow | Kelly McDonald | Center Stage Theatre* |
| 10:20 A.M. – 10:40 A.M. | Networking Break | | |
| | Breakout Session (Choose one) | | |
| | Your Most Important Resource: Managing the Talent Pipeline | Ryan Gimarc | Room 301 |
| 10:40 A.M. – 11:30 A.M. | Don't Forget the Customer: Delivering a Superior Customer Experience in the Omni Channel World | Erik Loehfelm | Room 364 |
| | Succession Planning Essentials: Panel Discussion | Brooks Kindel | Room 366 |
| 11:30 A.M. – 12:45 P.M. | Lunch | | Administrative & Conference Building |
| 12:45 P.M. – 1:00 P.M. | Introduction to Momentum, Scholarship Announcements | Raymond Biggs | Center Stage Theatre* |
| 1:00 P.M. – 1:45 P.M. | Keynote Address with the Lieutenant Governor Overview and Q&A | Lieutenant Governor Brian Calley | Center Stage Theatre* |
| 1:45 P.M. – 2:00 P.M. | Closing Comments | Raymond Biggs | Center Stage Theatre* |

*No food or beverage allowed in Center Stage Theatre



PRESENTER/TOPIC INFORMATION

Opening and Closing Comments

Raymond Biggs, President and CEO, West Shore Bank

Mr. Biggs has worked in the banking industry for over 25 years, and has extensive experience in commercial banking and lending, with proven skills in acquisition and integration, as well as driving new business development. He is an effective leader who builds cohesive teams while leveraging a hands-on management style to foster collaborative efforts toward goals. He currently serves as the President of the West Shore Community College Foundation Board, and is past Chairman of the Ludington & Scottville Chamber of Commerce. He is a current Board member and serves on the Executive Committee of the Michigan Chamber of Commerce.

Opportunities & Challenges in a Rebounding Economic Climate

Patrick Anderson, Anderson Economic Group

The economy is rebounding and many factors are contributing to its continued growth. Using detailed research, Mr. Anderson will present findings on the critical economic factors that will have the greatest impact on future economic growth in Michigan. Mr. Anderson will discuss the particular challenges and opportunities that come with each factor and provide thoughtful analysis and commentary to help your business prepare for the coming economic trends.

Mr. Anderson founded Anderson Economic Group in 1996, and serves as a Principal and Chief Executive Officer in the company.

Anderson Economic Group is one of the most recognized boutique consulting firms in the United States, and has been a consultant for states such as Michigan, Kentucky, North Carolina, Wisconsin, and Ohio; the Province of Ontario; manufacturers such as General Motors, Ford, DaimlerChrysler, Honda; retailers such as Meijer, Inc. and Kmart; telecommunications companies such as SBC and AT&T; utilities like ITC; the University of Michigan, University of Chicago, and other colleges; and franchisees of Anheuser-Busch, Molson, Coors, Miller, Harley-Davidson, Mercedes-Benz, Suzuki, Cadillac, Chevrolet, Ford, Lincoln, and Avis.

Mr. Anderson has taken a leading role in several major public policy initiatives in his home state. He was the author of the 1992 Term Limit Amendment to the Michigan Constitution, and also the author of the 2006 initiated law that repealed the state's 4-decade-old Single Business Tax. His firm's work resulted in a wage increase for Home Help workers in 2006, the creation of a Michigan earned income tax credit in 2008, and the repeal of the item pricing law in 2011. Before founding Anderson Economic Group, Mr. Anderson was the deputy budget director for the State of Michigan, and Chief of Staff for the Michigan Department of State.

The New Demographics & How They Affect your Business

Kelly McDonald, McDonald Marketing

The demographic, lifestyle and social shifts that are occurring in the U.S. are startling and profound. Four states have “minority majority” populations. Young people increasingly are opting not to get married. Rural communities are losing population fast. Customer expectations of what businesses “should” be are changing.

It's imperative that you understand the new demographics and shifts, the way that people live today and what's important to them. Your business and growth depend on it. How can you effectively serve your local customers and community if you don't know who they are and what they need and value?

Ms. McDonald's presentation will focus on the new demographics and how these affect your business today and tomorrow.

Kelly McDonald is considered one of the nation's top experts in marketing and consumer trends. Her client experience includes brands such as Toyota, Kimberly-Clark, Nike, Harley-Davidson, Miller-Coors, and Sherwin-Williams. Kelly was named #1 on the list of "26 Hot Speakers" by Successful Meetings Magazine. Advertising Age has twice named her company one of the top ad agencies in the U.S. She has been featured on CNBC, in Forbes, Bloomberg BusinessWeek, Fast Company, on CNNMoney.com and on Sirius/XM Radio.

She is the author of two bestselling books. Her first, "How to Market to People Not Like You", was #7 on the list of Bestselling Business Books of 2011 and her latest book, titled "Crafting the Customer Experience for People Not Like You", was #5 on the bestseller list for 2013.

Your Most Important Resource: Managing the Talent Pipeline

Ryan Gimarc, Research Manager, Talent 2025

The demographic changes that impact the composition of your customer base are affecting your talent pool, as well. Mr. Gimarc's presentation will emphasize strategies to catalyze the talent pipeline and how you can attract, retain, motivate and grow your business's most important resource: its people.

Ryan Gimarc is currently the Research Manager for TALENT 2025. Previously, he served as an Economic Analyst for the Bureau of Labor Market Information and Strategic Initiatives for the State of Michigan, with a focus on GIS mapping and dashboard reporting.

Talent 2025 is a coalition of more than 70 CEOs covering 13 West Michigan counties with a mission to act as a catalyst to ensure an ongoing supply of world-class talent in West Michigan. Their vision is to gain top-20 global recognition for West Michigan's workforce by 2025.

Don't Forget the Customer! Delivering a Superior Customer Experience in an OmniChannel World

Erik Loehfelm, Executive Vice President of User Experience, Universal Mind

Digital and 'brick and mortar' are only two of the many ways your customers experience your brand. Make sure all of your channels are coordinated with the same message to drive superior customer experiences and build brand loyalty.

Learn how large companies are using technology to attempt to erode the competitive advantage dearly held by smaller, local firms. Mr. Loehfelm's presentation will emphasize how smaller companies can leverage technology to appear big, while maintaining their competitive advantage of being local, better connected to the customer and more responsive to the real needs of the customer.

PRESENTER/TOPIC INFORMATION (CONT.)

Erik has more than 20 years of experience as a design professional. Currently, he is the Executive Vice President of User Experience at Universal Mind. In this role, Erik leads the design team responsible for developing new, immersive experiences for the web, iPhone, iPad, Android phones and a variety of other mobile and embedded devices. Erik is also an adjunct professor at the Kendall College of Art and Design in Grand Rapids, Michigan where he teaches design for interactive media.

Succession Planning Essentials Panel Discussion

Brooks Kindel, Group Growth Consultant, SBDC

Though it's difficult to look too far into the future, at some point every business will change hands which is why implementing a succession plan is essential to your business's continuity and sustainability. Moderated by Brooks Kindel, this panel of business owners will discuss all the major issues you should consider when developing your business's plan for transition, including cash flow management, tax planning, leadership transition, financing, and more.

Brooks Kindel is a small business strategist and coach. He holds an MBA from Western Michigan University with a concentration in corporate finance. He has held a variety of corporate finance positions, including CFO, and specializes in business planning, financial analysis and financial management. He has significant experience in over a dozen industries as well as mergers, acquisitions and corporate turnarounds.

For the past fifteen years he has provided strategic consulting and management advisory services to start-ups and small businesses, and is currently a Business Growth Strategist for the Michigan Small Business Development Center at Grand Valley State University. He is an Adjunct Professor of Finance at Davenport University and an active member in both the Association for Corporate Growth and Start Garden.

KEYNOTE ADDRESS

Overview and Q&A with the Lieutenant Governor

Lieutenant Governor Brian Calley

Lieutenant Governor Brian Calley will provide an overview on a number of key issues affecting the state of Michigan followed by a moderated question and answer session. Where is Michigan heading? What areas present the greatest opportunities for growth in Michigan? You will have the opportunity to ask these and other questions important to you and the future of your business during this Q & A with Lt. Gov. Calley.

THANK YOU

Thank you for participating in our Business Symposium. For over a century, West Shore Bank has remained committed to helping the people and businesses of the West Shore community improve their financial well-being and we are proud to call West Michigan our home.



Photography courtesy of Todd and Brad Reed Photography and West Shore Community College

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