

General Information

WHEN WILL THE TRANSITION TAKE PLACE?

The transition will take place beginning at 5:00 PM on Friday, August 12. The West Michigan Bank & Trust offices will be closed on Saturday, August 13. On Monday, August 15, the Manistee location will be consolidated with West Shore Bank's branch located at 306 Cypress Street (one block south of the current West Michigan Bank & Trust office); the Frankfort branch will reopen as West Shore Bank with normal business hours.

WILL THE BANK'S HOURS OF OPERATION BE THE SAME?

The hours of operation will be:

Manistee - Cypress	<u>Lobby Hours</u>	<u>Drive Up Hours</u>
Monday - Thursday	9:00 AM - 5:00 PM	8:30 AM - 5:00 PM
Friday	9:00 AM - 5:00 PM	8:30 AM - 5:30 PM
Saturday	N/A	8:30 AM - Noon
Manistee - Parkdale	<u>Lobby Hours</u>	<u>Drive Up Hours</u>
Monday - Thursday	9:00 AM - 5:00 PM	8:30 AM - 5:00 PM
Friday	9:00 AM - 5:00 PM	8:30 AM - 5:30 PM
Saturday	N/A	8:30 AM - Noon
Frankfort	<u>Lobby Hours</u>	<u>Drive Up Hours</u>
Monday - Friday	9:00 AM - 5:00 PM	8:30 AM - 5:00 PM
Saturday	9:00 AM - Noon	9:00 AM - Noon

WILL MY FUNDS BE AVAILABLE AFTER 5:00 PM ON FRIDAY AND THROUGH THE WEEKEND?

Checks: During this time you may write checks to access funds. We also recommend you carry another form of payment.

Cash: Please prepare in advance for any additional cash needs you may anticipate during this time.

ATM/Debit Cards: Access to funds via ATM or debit card will be unavailable from 5:00 PM on Friday, August 12, through 9:00 AM on Monday, August 15.

ACH: Any ACH transaction received after noon on Thursday, August 11 will be processed on Monday, August 15. Transactions include direct deposit and loan payments from your accounts.

Funds will be available in full on Monday, August 15.

Deposit Account Information

WILL MY ACCOUNT NUMBER(S) CHANGE?

Deposit and loan account numbers will not change for most customers. Beginning Monday, August 15, your bank routing number will change to 072408290. Your automatic transactions will need to be updated with this routing number.

AT A GLANCE - DATES

Friday, August 12

- West Michigan Bank & Trust online banking will not be available beginning at 12:00 PM.
- West Michigan Bank & Trust offices close at 5:00 PM.

Saturday, August 13

- West Michigan Bank & Trust branches closed today.

Monday, August 15

- Frankfort branch re-opens as West Shore Bank.
- Manistee branch is consolidated into 306 Cypress Street office.
- Begin using your new West Shore Bank:
 - ATM/Debit Card
 - Online Banking starting at 9:00 AM

AT A GLANCE - OTHER INFO

New routing number

072408290

Debit Card Daily limits

- ATM - \$300 cash per day
- Point of Service (POS) purchases - \$1,500 per day

WILL THE FEATURES AND BENEFITS OF MY CURRENT ACCOUNT(S) CHANGE?

We will be introducing you to the West Shore Bank lineup of products and services. Listed on the reverse side of your cover letter is a listing of your existing West Michigan Bank & Trust accounts and the new West Shore Bank accounts. We have made every effort to best align your existing accounts with our new solutions.

We have enclosed a reference guide detailing the features and benefits of your new West Shore Bank account. If after the conversion you feel a different account would better suit your needs, please let us know and we'll be happy to change your account.

CAN I CONTINUE TO USE MY WEST MICHIGAN BANK & TRUST CHECKS?

For the majority of customers, you can continue to use your current supply of checks, deposit slips, and savings withdrawal slips. The next time you order checks, your new checks will include the West Shore Bank routing number.

It will be noted in your cover letter if we are re-issuing you a complimentary supply of new checks. For security reasons, we recommend that you shred all old checks and deposit slips on Monday, August 15.

WILL MY DIRECT DEPOSITS AND AUTOMATED TRANSACTIONS CONTINUE AS BEFORE?

Yes. There will be no interruption of your current direct deposits, automatic transfers or automatic payments. If you are being re-issued new checks, you will need to update your routing number and account number with each company effective Monday, August 15.

WILL MY CURRENT SAVINGS OVERDRAFT PROTECTION CONTINUE?

Yes. Your current protection will continue.

WILL I RECEIVE A FINAL STATEMENT FROM WEST MICHIGAN BANK & TRUST?

Yes. Final statements will be generated on Friday, August 12 from West Michigan Bank & Trust for checking and savings accounts. You will also receive your regularly scheduled August statements from West Shore Bank.

WILL I EARN THE SAME INTEREST RATE ON MY CERTIFICATE OF DEPOSIT (CD)/IRA-CD?

Yes, we will continue to pay the same annual percentage yield until maturity.

WHAT WILL HAPPEN WHEN MY CD AND/OR IRA-CD MATURES?

Unless you direct us to do otherwise, your certificate will renew into the West Shore Bank certificate of deposit that closely matches the term of your original CD/IRA-CD.

ATM/Debit Cards

WILL MY ATM/DEBIT CARD NUMBER CHANGE?

Yes. West Shore Bank will mail you a new ATM/Debit card prior to Friday, August 12.

You should begin using your new card on Monday, August 15. Prior to using, you will need to activate your new card by calling the activation number on the card. Once your new West Shore Bank card is activated, you should destroy your West Michigan Bank & Trust card.

I USE MY DEBIT CARD NUMBER FOR AUTOMATIC PAYMENTS. WILL THESE BE AFFECTED?

Since your debit card number will change, automatic payments charged to the card will need to be updated with the billing company effective Monday, August 15.

WHAT ARE MY ATM/DEBIT CARD DAILY LIMITS?

Our standard limits for personal ATM/Debit Card limits are: ATM \$300 cash per day and Point of Service (POS) purchases \$1,500 per day.

Online Banking

WILL I HAVE ONLINE ACCESS TO MY ACCOUNTS IF I CURRENTLY USE ONLINE BANKING?

Beginning Friday, August 12 at noon, West Michigan Bank & Trust Online Banking will be unavailable. You may log into the new West Shore Bank Online Banking system beginning Monday, August 15 at 9:00 AM.

HOW WILL I LOG INTO ONLINE BANKING FOR THE FIRST TIME?

On or after Monday, August 15, you may log in for the first time using your new Online Banking Login ID, which will be mailed to you prior to Monday, August 15. Use the last four digits of your social security number as your temporary password. You will be prompted to create a new password as well as to read and accept the Online Banking Agreement.

Any balance alerts will not carry over and will need to be re-established.

WILL I CONTINUE TO RECEIVE ESTATEMENTS?

Yes. If you currently have eStatements, you will be automatically enrolled in eStatements with West Shore Bank.

Bill Pay

WHAT WILL HAPPEN TO MY ONLINE BILL PAY?

If you currently have Online Bill Pay with West Michigan Bank & Trust, you will be automatically enrolled in Online Bill Pay with West Shore Bank. All of your payee information and automatic payments should be transferred. We recommend you verify your payees and schedule payments when the new system is available.

WILL MY SCHEDULED BILLS BE PAID DURING THE CONVERSION?

West Michigan Bank & Trust Bill Pay will be unavailable beginning Monday, August 8 at 7:00 AM. Customers should schedule payments with this in mind to avoid late payments. Payments scheduled to occur between Monday, August 8 and Sunday, August 14 will occur normally.

Our new enhanced Bill Pay service will be available beginning Monday, August 15 at 9:00 AM.

WILL I HAVE TO RE-ESTABLISH MY EBILLS?

Yes. You will need to re-establish any eBills you currently have set up. Once the new system is available, you may do so by logging into Online Banking, go to the Bill Pay tab, select the "Set Up eBill" link located below the Payee Name and follow the prompts.

Loans

WILL MY LOAN WITH WEST MICHIGAN BANK & TRUST BE CHANGING?

No. All of the terms and conditions of your current loan will remain the same. If you have automatic payments, they will continue as scheduled. However, please note that beginning Monday, August 15, if you make your payment in a branch, by mail or via funds transfer, it should be made payable to West Shore Bank.

Safe Deposit Boxes (For Manistee customers only)

WHAT WILL HAPPEN TO MY SAFE DEPOSIT BOX?

If you currently have a safe deposit box located in the West Michigan Bank & Trust Manistee office, you may transfer the contents to a safe deposit box at any of the following West Shore Bank locations: Frankfort, Manistee Parkdale, Scottville or Ludington.