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PRESS RELEASE

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WEST SHORE BANK SELECTS SPIRAL TO EMPOWER CONSUMERS AND BUSINESSES TO DO GOOD THROUGH EVERYDAY BANKING

LUDINGTON, MI – West Shore Bank adds Spiral to allow consumers and businesses to transform everyday spending into positive impact and donate to their favorite charities from their banking accounts.

[Spiral](#), the award-winning Impact-as-a-Service™ platform for financial institutions, today announced a partnership with [West Shore Bank](#), a leading bank deeply rooted in community impact and dedicated to financial empowerment and community support for over 125 years. This partnership is set to redefine banking engagement by turning everyday purchases into community contributions and introducing an innovative online Giving Center.

By integrating Spiral's Everyday Impact™, West Shore Bank enables its customers and businesses to effortlessly round up their purchases to support causes close to their hearts, directly benefiting local nonprofits and community initiatives, such as planting trees, providing clean water, supplying children's books, and giving mental health support. Additionally, West Shore's new Giving Center empowers its customers to easily donate to their preferred charities, organizations, and educational institutions directly from their West Shore Bank personal and business online bank accounts. This innovative feature allows customers and businesses to tailor a personalized portfolio of causes, track their charitable impact, and get a donation report for tax purposes.

"We are thrilled to offer groundbreaking ways for our customers to engage with our banking platform. By optimizing their digital experience and providing ways to positively impact their local communities, we are transforming banking and changing lives," said Ray Biggs, President and CEO at West Shore Bank. "We're not just upgrading the digital experience – we're empowering our customers to make a real difference they can feel good about."

Incorporating Spiral into its banking ecosystem also enables West Shore to create a lasting social impact within local communities and drive digital donations to nonprofits directly from the

bank's customer base through fundraising campaigns, donation matching, and community-wide events.

"We're excited to partner with West Shore Bank, a true innovator in the banking sector, known for its strong commitment to helping the community. By empowering their customers to achieve positive change through their everyday banking, they're helping drive community impact, while also further amplifying their customer engagement," said Shawn Melamed, CEO and Co-founder of Spiral. "We love helping community-focused financial institutions strengthen their local impact, heighten digital engagement, and increase deposits from socially conscious consumers and businesses."

Spiral's turnkey solutions integrate with leading digital banking providers and core systems. To learn more about Spiral's platform, please [click here](#).

About West Shore Bank

For over a century, West Shore Bank has remained committed to helping the people and businesses along the lakeshore to improve their financial well-being. As a local business, we employ over 125 people at nine full-service banking offices in Mason, Oceana, Manistee, Benzie, and Grand Traverse Counties and one commercial and wealth branch in Muskegon County. All our employees live and work here, raise their families here, and volunteer here to help strengthen our community.

About Spiral

Headquartered in New York City, Spiral is the award-winning Impact-as-a-Service™ platform that enables banks, credit unions, and financial institutions to grow deposits and increase digital engagement through community and environmental impact. With Spiral, financial institutions can easily embed community impact and sustainability into any bank account, debit card, or credit card to amplify their community impact and increase engagement and revenue. Spiral makes it simple for financial institutions to drive positive change and empower millions of customers and businesses to contribute to a better world.

Spiral is spearheaded by fintech visionary entrepreneur Shawn Melamed, a former Managing Director of Morgan Stanley's Technology Business Development and Innovation Offices. Their mission-driven team has deep banking, nonprofit, and fintech expertise, including Jim Rosenthal, the former COO of Morgan Stanley, who is part of Spiral's board. Spiral is backed by Team8, Euclidean Capital, Intuition Fund, Communitas Capital, Phoenix, Nidoco AB, MTVO, and more. To learn more, visit [Spiral.us](#).

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Founded in 1898, West Shore Bank is here to help make a real difference in your life. Offering both valuable banking services and community support, we remain committed to helping the people and businesses in Michigan to improve their financial well-being.