

**FOR IMMEDIATE RELEASE**

**WEST SHORE BANK ANNOUNCES ACQUISITION OF AUTO CLUB TRUST'S  
WEALTH MANAGEMENT, INVESTMENT ADVISORY & TRUST SERVICES  
BUSINESS**

**Ludington, MI** – April 7, 2025, West Shore Bank is pleased to announce the acquisition of the Wealth Management, Investment Advisory and Trust services business of Auto Club Trust, FSB of Dearborn, MI in an all-cash transaction effective March 31, 2025. This strategic acquisition expands the bank's trust and fiduciary capabilities further strengthening its commitment to providing comprehensive wealth management services.

"We are excited to welcome Auto Club Trust's wealth clients to West Shore Bank," said Raymond A. Biggs, CEO of West Shore Bank. "Our team is committed to providing personalized service, expert guidance, and customized solutions to help clients achieve their financial goals. This acquisition aligns with our mission to ensure our customers achieve financial wellness and success. We look forward to building lasting relationships with our new clients."

Clients of Auto Club Trust's Wealth Management, Investment Advisory and Trust services can expect the same high level of service and attention to detail they have always received from their local team, now backed by West Shore Bank's expanded resources and deep expertise in trust and wealth management.

"As we integrate clients, we remain focused on delivering added value through personalized wealth management strategies, innovative financial solutions, and a strong commitment to fiduciary excellence," added Raymond A. Biggs.

For more information about West Shore Bank's trust and wealth management services, please visit <https://www.westshorebank.com/invest/plan/trust-and-investments>.

**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. All of our employees live and work here, raise their families here, and volunteer here to help strengthen our community.

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