



Loan Products

Personal

Personal Term Loans

Secured personal loans may offer a lower interest rate than unsecured term loans since they are backed by collateral.

What Can a Personal Term Loan Be Used For?

Personal loans can be used for just about any personal expense or goal. The most common uses of personal loans include:

- Large purchases (new laptop, home appliance, etc.)
- Debt consolidation (Lower your interest rate and enjoy the convenience of having just one monthly payment)
- Emergencies (Need to fly home to visit a sick family member, car breaks down, medical procedure, etc.)
- Life milestones (wedding, dream vacation, etc.)
- College expenses such as textbooks, food, etc.
- ...and more!

Auto Loans

Benefits of an Auto Loan from West Shore Bank

- Get pre-approved to shop with confidence and avoid hassle at the dealership
- Competitive interest rates on car loans for new and used vehicle purchases
- Refinance your existing car loan to get a better rate and terms
- No prepayment penalty
- Fast, local decision-making in West Michigan and Northern Michigan

Recreational Vehicle (RV) Loans

How Does an RV Loan Work?

Whether you are applying for an RV loan, motorcycle loan, ATV loan, or more, the application and approval process works the same way. Up to 100% financing is available for your new or



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used recreational vehicle purchase. Approval is based on your credit history and income. The benefits of getting an RV loan from West Shore Bank include:

- Competitive interest rates
- Get pre-approved to shop with confidence
- No prepayment penalties
- Fast, local decision-making

Personal Credit Cards

Rewards Platinum Visa®

Earn one point per dollar on all net purchases. Choose from hundreds of merchandise, travel and activity options.

Plus, you receive these great benefits:

- **\$150,000 Travel Accident Insurance²**
- **Free FICO® Score³**
- **Cell Phone Protection⁴**
- **Fraud Monitoring & Zero Fraud Liability**
- **Text & Email Fraud Alerts**
- **Safe and secure way to pay with Apple Pay™, Samsung Pay™ or Google Pay™**
- **24/7, U.S.-based Customer Service**

¹See terms and conditions for current terms, rates and fees. This card is issued by TCM Bank, N.A. Subject to credit approval.

²Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

³FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated monthly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible.

⁴Certain terms, conditions and exclusions apply. In order for the coverage to apply, you must charge your eligible cellular wireless bill to your covered TCM Bank-issued card. To learn more about this benefit or to file a claim visit the FAQ section at www.cardbenefitservices.com or call 1-866-894-8569.

Cash Rewards Platinum Visa®

Enjoy unlimited **1% cash back rewards** with no annual fee.¹

Plus, you receive these great benefits:

- **\$150,000 Travel Accident Insurance²**
- **Free FICO® Score³**
- **Cell Phone Protection⁴**
- **Fraud Monitoring & Zero Fraud Liability**
- **Text & Email Fraud Alerts**
- **Safe and secure way to pay with Apple Pay™, Samsung Pay™ or Google Pay™**



- **24/7, U.S.-based Customer Service**

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Platinum Visa®

Earn your lowest APR and no annual fee.¹ If you're looking for a no-frills card with a low rate, this is for you.

Plus, you receive these great benefits:

- **\$150,000 Travel Accident Insurance²**
- **Free FICO® Score³**
- **Cell Phone Protection⁴**
- **Fraud Monitoring & Zero Fraud Liability**
- **Text & Email Fraud Alerts**
- **Safe and secure way to pay with Apple Pay™, Samsung Pay™ or Google Pay™**
- **24/7, U.S.-based Customer Service**

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Secured Platinum Visa®

Our Secured Credit Card* is the **perfect solution if you are looking to build or re-build your credit.** It works like any other credit card, except it requires a security deposit which is held as collateral for your account.

Plus, you receive these great benefits:

- **Graduation Eligibility:** With responsible use, **you may become eligible for graduation to an Unsecured Credit Card** in as little as 13 months.
- **Free FICO® Score¹**
- **\$150,000 Travel Accident Insurance²**
- **Fraud Monitoring & Zero Fraud Liability**
- **Text & Email Fraud Alerts**
- **Safe and secure way to pay with Apple Pay™, Samsung Pay™ or Google Pay™**



- **24/7, U.S.-based Customer Service**

See the card application's Important Disclosures for current terms, rates and fees. This card is issued by TCM Bank, N.A. Subject to credit approval.

¹FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated monthly. You may not see your FICO® Score right away. Some exclusions apply. Cardholders receiving employee pricing are not eligible. ²Certain terms, conditions and exclusions apply. In order for the coverage to apply, you must charge your eligible cellular wireless bill to your covered West Shore Bank credit card. To learn more about this benefit or to file a claim, visit the FAQ section at www.cardbenefitservices.com (Opens in a new Window) or call 866-894-8569. ³In order to access rewards, your account must be open and in good standing.

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Visa Signature®

Our Visa Signature® credit card is a card that goes beyond ordinary rewards. **Earn 30,000 bonus points when you spend \$2,500 in the first 3 months.**

Plus, receive competitive rates* with exclusive perks and great benefits.

- **Earn 1.5 points per dollar** on net purchases
- Access to Visa Signature Luxury Hotel Collection, **rental car discounts** with AVIS and Budget, concierge services and much more.
- **\$1 Million Travel Accident Insurance¹**
- **Safe and secure way to pay** with Apple Pay™, Samsung Pay™ or Google Pay™
- **Zero Fraud Liability and Fraud Monitoring**
- **Email and Text Fraud Alerts**
- ID Navigator Powered by NortonLifeLock™ ²

¹ Coverage applies when the entire cost of the fare (less redeemable certificates, vouchers, or coupons) has been charged to the card. Your account must be in good standing. Restrictions to coverage may apply.

²No one can prevent all identity theft.

Excursion™ Visa Signature®

With our Excursion™ Visa Signature® credit card, you can earn **\$50 cash back when you spend \$500⁵ in the first 60 days.**

Plus, receive these great benefits.

- **0% Intro APR for the first 12 billing cycles on purchases and balance transfers.** 18.24% - 24.24% variable APR after that.[†]
- **\$0 Intro fee for the first year,** after that, \$20, waived based on spend.[†]
- Earn **2% cash back** on air travel, hotels, dining, and more.
- Get access to Visa Signature Luxury Hotel Collection⁶, **rental car privileges** through AVIS and Budget, concierge services and much more. Visit visa.com/signature for details.
- **Free FICO® Score¹ and Card Security**
- **Safe and secure way to pay** with Apple Pay™, Samsung Pay™ or Google Pay™



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- **Roadside Dispatch** – roadside assistance
- **Shipt - 3 months complimentary membership, then 9 months of membership at 50% off³**

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²No one can prevent all identity theft.

³Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa.

⁴Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders' behalf.

⁵Receive a \$50 statement credit when you spend \$500 in purchases (minus returns) in the first 60 days of account opening using your Excursion Visa Signature credit card. When calculating the total spend, finance charges, fees, balance transfers, cash advances, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your Account will not be included. Statement credit will be applied to your Account the following billing cycle. To be eligible for this offer, your Account must be open and in good standing (i.e., not cancelled, terminated by either party or otherwise not available for your use) at the time of credit posting. We reserve the right to debit your credit card account if subsequent returns reduce the total spend made on purchases during the first 60 days of account opening.

⁶Some restrictions and limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

Mortgage

Home Mortgage Loans

Explore Home Loans Along the Lakeshore:

- **[Fixed-Rate Mortgage Loans:](#)** Offers stability and predictability because your interest rate stays the same through the life of the loan.
- **[Adjustable Rate Mortgages \(ARM Loan\):](#)** Enjoy a low introductory rate and the flexibility of periodic rate adjustments.
- **[USDA Rural Housing Loans:](#)** 100% mortgage financing for eligible properties and borrowers.
- **[MSHDA Loans:](#)** Learn more about down payment assistance for eligible homebuyers.
- **[Construction Loans:](#)** Short-term financing for the costs of building your dream home.
- **[Home Equity Loans:](#)** Convert the equity you've built in your house into affordable financing for a large expense.
- **[HELOC:](#)** A flexible revolving line of credit secured by the equity in your home.



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CHOOSE YOUR MORTGAGE LOAN



Fixed Rate - Interest rates remain the same throughout the life of the loan.



Variable Rate - Interest rates are not fixed and can vary with the market.

CHOOSE YOUR TERM



15 years, 20 years or 30 years - Whatever works for you.

GOVERNMENT BACKED OPTIONS



FHA - Meet qualifications to put down less than 20%.



VA - 100% financing for qualified military members and families.



USDA - 100% mortgage financing for eligible properties and borrowers.



MSHDA - Down payment assistance for Michigan borrowers.

Home Equity Loans

What is a Home Equity Loan?

Home Equity Loans are a type of term loan secured by the equity in your house. You can estimate your equity by subtracting your mortgage balance from your property's current



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market value. Because Home Equity Loans use your house as collateral, they offer lower interest rates than unsecured personal loans or credit cards.

What Can a Home Equity Loan Be Used For?

The short answer is just about anything.

Common Uses of a Home Equity Loan Include:

- A home renovation or improvement project
- Home repairs
- College tuition or other educational expenses
- Consolidating higher interest debt
- Vacation
- Weddings
- Starting a business
- ...and more!

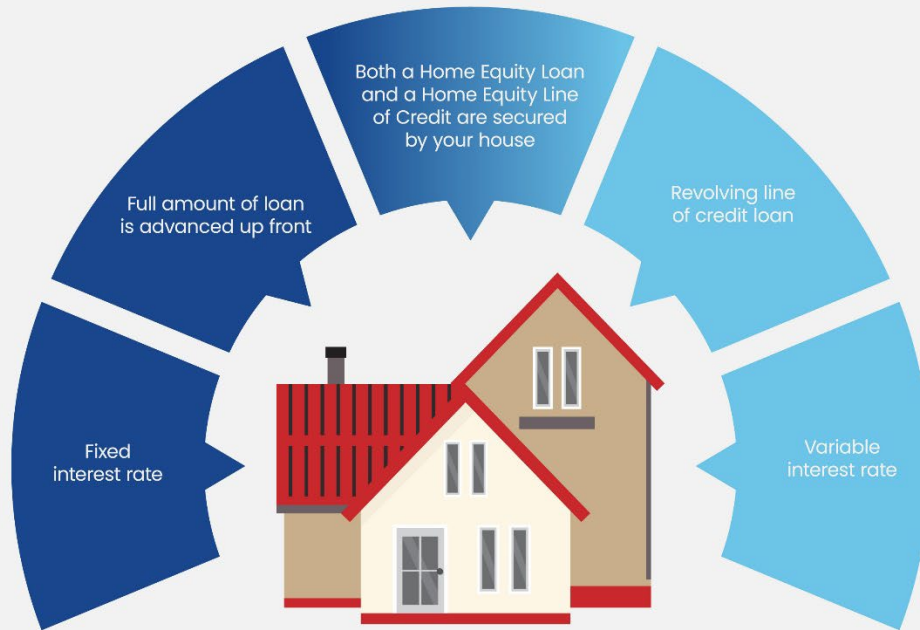
Home Equity Loan vs. Home Equity Line of Credit



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Home Equity Loan

Home Equity Line of credit



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When to consider a Home Equity Loan:

- You prefer a loan with a fixed monthly payment.
- You want to consolidate debt.

When to consider a HELOC:

- You want to prepare for unexpected emergencies or expenses.
- You need revolving cash for an ongoing project.

Mortgage Refinance

Mortgage Refinance Options



Rate and Term Refinance



Change your interest rate from adjustable to fixed, lower your rate, or change your loan term to lower your monthly payments or pay off the loan faster.



Cash-out Refinance

Borrow more than the balance of your current mortgage loan and pocket the difference as cash to use however you want to such as home renovations, college expenses, paying off credit card debt, and more.

When to Refinance Your Mortgage?

Taking out a new mortgage loan involves paying closing costs, just as you did for your original home loan. So, before you refinance, ask yourself if you plan to stay in your home long enough to recoup the costs of refinancing through savings on interest.

People typically refinance when interest rates drop in order to secure a lower fixed rate on their mortgage. However, a cash-out refinance may make sense at any point when you want to borrow against your equity at an affordable rate.

Business

Commercial Real Estate Loans

What is a Commercial Real Estate Loan?

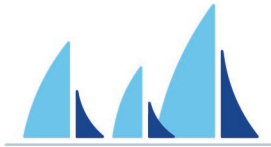
A business real estate loan is a commercial mortgage for the purchase, construction, or renovation of commercial properties. Commercial real estate loans are term loans secured by the value of the property. They can be used to purchase owner-occupied or investment properties.

Benefits of a West Shore Bank Business Real Estate Loan

We're a local business, just like you. We work and live in the same community you do. That brings a heightened sense of responsibility to you and your business success.

We offer:

- Competitive rates for the purchase, refinance, construction, or rehabilitation of commercial properties



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- Available for owner-occupied or investment properties
- Repayment terms customized to fit your business's unique needs
- Lending professionals with working knowledge of the local real estate market
- Local decision-making and processing in Michigan
- Attentive, friendly service from start to finish

Business Lines of Credit

Benefits of a Business Line of Credit

As a local business, West Shore Bank feels a special responsibility Michigan businesses. West Shore Bank offers:

- Competitive rates for a wide range of long-term or seasonal business needs
 - Seasonal fluctuations
 - Inventory
 - Capitalize on trade discounts
 - Working capital
 - Ongoing updates
 - And more
- Provides greater financial flexibility
- Repayment customized based on your business's unique needs

- Funds available right as you need them; apply once then use again as needed thereafter
- Revolving credit – as principal is repaid, more becomes available for use
- Only pay interest on the part that's used
- Funds are easily accessible via check
- Local decision-making and processing in Western Michigan
- Attentive, friendly service from start to finish

What Can a Business Line of Credit be used for?

Business lines of credit are generally used for short-term expenses such as inventory or unexpected costs, or everyday operating expenses when cash flow is tight. Larger purchases, such as equipment or real estate, have their own business-term loans.

Small Business Administration (SBA) Loans

What is an SBA Loan?

This type of small business loan is guaranteed by the U.S. Small Business Administration. By reducing the risk to lenders, small businesses can obtain the funding they need at affordable rates and terms.



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How does an SBA Loan work?

The two most popular types of SBA Loans are:

- **7(a) Loans:** Short- and long-term working capital to purchase furniture, fixtures, supplies, and more. Can also be used to refinance current business debt.
- **504 Loans:** Long-term, fixed-rate financing to purchase major fixed assets

Don't worry, a West Shore Bank lender will work with you to gather the appropriate documents for an SBA application.

Municipal Loans

What Does a Municipal Loan Cover?

Municipal loans are used to fund public works projects such as:

- Parks
- Libraries
- Bridges
- Roads
- ...and other infrastructure improvements!

Business Term Loans

What is a Business Term Loan and How Does it Work?

With a business term loan, you receive a lump sum upfront and then repay what you borrowed, with interest, over a pre-determined length of time. If you choose a fixed interest rate for your business term loan, you'll pay the same amount each month, making it easy to budget for. Business term loans can be used for a variety of business expenses or assets such as equipment, expansion, inventory, and more.

Letters of Credit

What are Letters of Credit?

A letter of credit is a guarantee from your bank that other companies you do business with will receive the goods or services you promised. Letters of credit are frequently used in international trade deals.

How do Letters of Credit work?

Applying for a letter of credit is similar to the process of applying for a business loan. There is an application fee based on the amount of the guarantee. However, interest only accrues if payment is made to the beneficiary of your letter of credit. As long as the



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transaction goes through as planned, you won't have to pay anything beyond the application fee. The letter of credit gives your business partners more confidence in your ability to follow through on the deal.

Business Credit Cards

Keep Your Business Spending Separate from Your Personal with our Business Credit Cards.

- Employee cards at no extra cost
- Transaction Reporting
- Credit Line Sharing & Consolidated Statements
- Mobile Payments
- Email and Text Fraud Alerts
- Fraud Monitoring and Zero Fraud Liability
- Travel Accident Insurance¹
- Personal service from people you know

Business Rewards Credit Card

Earn one point per dollar on net purchases. Redeemable for merchandise, rental cars, hotels and airline travel. Visit cRewards[®] at cRewardsCard.com for details.² Plus, no annual fee and 0% introductory APR for the first six months on purchases and balance transfers.*

Business Cash Rewards Credit Card

Earn 1% cash back on all net purchases. Cash rewards never expire.² Plus, no annual fee and 0% introductory APR for the first six months on purchases and balance transfers.*

Business Edition Credit Card

No penalty APR* and low interest rates! Plus, no annual fee and 0% introductory APR for the first six months on purchases and balance transfers.*

Company Rewards Charge Card

(intended for large corporations, non-profits and municipalities.)

No annual fee. Pay-in-full account.** Plus, earn one point per dollar on net purchases.

Redeemable for merchandise and travel awards. Visit cRewards[®] at cRewardsCard.com for details.

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