



September 22, 2017

Dear Lakestone customer,

After careful review of our current branch network, we are notifying you of our decision to reduce the number of branches we operate. We will permanently close our Downtown Imlay City office, located at 148 North Almont Ave., Imlay City, MI as of Wednesday, January 31, 2018.

When Lapeer County Bank & Trust Co. and CSB Bank merged late last year, we kept all branch locations open so that we would have the proper amount of time to evaluate each one. We have four branches within nine miles of the Imlay City Downtown location, including our state of the art location on M-53 just over one mile away. All customer accounts will be transferred to the Imlay City M-53 location automatically. This branch was remodeled just last year to provide an enhanced banking experience. This is also one of our two locations that has extended service hours, with the drive-up remaining open until 6:00 p.m. Monday through Thursday and until 7:00 p.m. on Friday. We will strive to make this process as convenient and seamless as possible. If you already use one of our other convenient locations on a regular basis, there is no need to change anything.

Lakestone Bank & Trust remains your locally owned community bank. We look forward to continuing to serve you. There will be more information shared as the process to close this branch moves forward. If you have questions or need any additional information, please don't hesitate to contact us at 810-664-2977 or at the Imlay City Downtown Office, 810-724-6000.

Sincerely,

A handwritten signature in blue ink that reads 'Bruce Cady'.

Bruce J. Cady
Chairman & CEO

A handwritten signature in blue ink that appears to read 'Michael J. Burke Jr.'

Michael J. Burke Jr.
President