



2025

Impact Report

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Message From Our CEO



At Isabella Bank, “Local. Growing. Staying.” is more than just a tagline – it’s the foundation of who we are and who we strive to be. For more than 120 years, it has guided our commitment to personalized service, strong relationships, and unwavering dedication to the communities we proudly serve.

Service is our culture, and it’s built on the core values that shape every interaction and decision we make. These values drive our commitment to customers, employees, shareholders, and the environment, and they inspire us to be a catalyst for innovation and sustainability within our footprint.

As a trusted partner to our communities, we hold ourselves to the highest ethical standards. Our focus on making a positive impact isn’t just part of our strategy – it’s at the heart of everything we do.

This 2025 impact report is a reflection of our enduring commitment to the people and places we are honored to serve. As we look to the future, we will continue to grow locally, uphold our values, and stay true to our promise of building stronger communities together.

A handwritten signature in black ink, appearing to read 'J. Schwind', written in a cursive style.

JEROME SCHWIND,
PRESIDENT & CHIEF EXECUTIVE OFFICER, ISABELLA BANK CORPORATION
CHIEF EXECUTIVE OFFICER, ISABELLA BANK

About us

- Founded in 1903.
- A full-service bank providing commercial, retail, treasury, and wealth management services.
- Largest bank headquartered in Mid-Michigan, which includes 31 locations in 8 counties: Bay, Clare, Gratiot, Isabella, Mecosta, Midland, Montcalm, and Saginaw.
- \$2.2 billion in assets.
- Wealth assets under management totaling \$707 million.

Our Vision

To be recognized as the leading independent community bank.

Mission Statement

To be the preeminent financial services provider benefiting our customers, shareholders, and employees.

Core Values

- Demonstrate unwavering integrity
- Community bank focused
- Continued stability and independence
- Exceptional customer service delivered in a personal manner



By the Numbers 2025

2.2 billion

In Assets

120+ Years

Serving Central Michigan



Local. Growing. Staying.

8

Counties Served

31

Locations

380

Employees

486

Organizations Served

\$955,593

Community Support and Charitable Grants

9,550

Volunteer Hours

Rooted in Community, Centered on People



At Isabella Bank, our branches have always been, and will continue to be, welcoming spaces where customers can experience personalized service and the warmth of human connection – because banking and financial guidance should always feel personal.

Beyond managing transactions and safeguarding money, our branches play a broader role in the communities we serve. Each branch is strategically located, many in the heart of downtown areas, where local businesses, services, and community life intersect. By maintaining a strong presence in these locations, we bring financial resources closer to those who need them while actively contributing to stronger, more vibrant communities.

Recognizing the importance of our branches as community hubs, our Main Office in downtown Mount Pleasant and our branch on Bridge Street in Six Lakes underwent comprehensive interior renovations in 2025. The Main Office project was

a full-scale transformation, reimagining the space from the ground up with updated interior finishes and a new open-concept floorplan that allowed for additional office spaces and a conference room, providing more opportunities to meet with customers. In Six Lakes, thoughtful renovations introduced updated materials and a more modern aesthetic, enhancing the overall look and feel of the space. These enhancements were designed to strengthen connections with the people we serve, offering spaces that support meaningful conversations, collaboration, and a more comfortable and engaging banking experience for every visitor.

In 2024, we completed a full exterior renovation of our Main Office on Broadway Street in downtown Mount Pleasant to enhance and revitalize the historic business district. Updates included refreshed paint colors, new signage, and a stunning mural created by Sacred Heart Academy students – now a centerpiece that celebrates the city and contributes to the character of downtown.

A full interior renovation in 2025 transformed our Main Office into a brighter, more modern space for customers and team members.

We take pride in a team that works every day to create welcoming spaces that empower individuals and strengthen communities. Through partnerships with local organizations, investments in community projects, and a continued focus on economic growth, we remain committed to investing in the places we proudly call home.



Your Deposit at Work

How Banking Local Builds Stronger Communities



When you do business with us at Isabella Bank, your money does more than sit in an account – it helps power progress in our community! Every deposit you make gives us the ability to do what community banks do best: reinvest locally. While your funds remain safe and accessible to you, they also allow us to provide loans to small businesses, support affordable housing, and contribute to local nonprofits.

This creates a positive cycle of economic growth. Business owners can grow and hire, families can find stable housing, and nonprofits can expand their reach. It all adds up to stronger neighborhoods, more job opportunities, and a thriving local economy.

So when you bank local, you're not just managing your money, you're helping build a better future for our community.

Dedicated Support Built on Customer Relationships

Personal service and specialized expertise supporting long-term community needs

Strong relationships and personalized support are central to how Isabella Bank serves local businesses and municipalities. Customers benefit from working with dedicated banking teams who understand their unique needs and provide hands-on guidance tailored to their operations.

Treasury Management team members partner closely with customers to strengthen day-to-day financial processes, offering support with cash management, digital banking tools, and fraud-prevention practices. From installing banking software to providing training and ongoing assistance, the focus is on helping customers operate efficiently and securely. Municipal partners also receive guidance on managing public funds, expanding FDIC coverage, and handling high volumes of payments in a safe and streamlined way.

This relationship-driven approach helps ensure transactions are accurate, funds are protected, and potential issues are identified early – allowing businesses and municipalities to stay focused on serving their communities.

That same commitment carries through to lending. Commercial loans and residential mortgages support local businesses, homeowners, and economic development across central Michigan. Rather than offering one-size-fits-all solutions, lending teams work to understand the full financial picture of each customer and provide support that extends beyond a single transaction.

As Chief Lending Officer Michael Huenemann explains, “We don’t just offer a loan. We help with loan needs, deposit needs, cash management, services for employees, and personal banking. Our team is focused on building long-term relationships.”

Through this relationship-based approach, Isabella Bank continues to support sustainable growth and the long-term vitality of the communities it proudly serves.

Customer Testimonials

“Isabella Bank has a vested stake in how I’m doing. We’ve done business with nearly every bank that’s set foot in Midland County, and we switched when they got too corporate. Now that Isabella Bank is here, I can go in and talk with someone who has the power to make local decisions.

Isabella Bank doesn’t have rigid internal rules set by people far away. This team knows me, my history, and my accounts. They care. I know Isabella Bank has my best interests at heart.”

BJ MCCANN

Third-generation Midland business leader, manager, and co-owner of McCann Property Management.

“Always professional, always accurate. We have a great, close working relationship with Isabella Bank. They’re professional, accurate, and helpful, whether we’re working together via the phone, email, or in person.

They monitor our accounts closely and send alerts when anything looks out of place. They work with us when money needs to be transferred between accounts. They also help when our employees have questions about their Health Savings Accounts [which are held at Isabella Bank].”

CHARLOTTE PERKINS

Utility Billing/Collections Supervisor for Buena Vista Charter Township in Saginaw County and primary liaison with Isabella Bank. The township switched to Isabella Bank in 2024.



Isabella Wealth: Supporting Organizations and Their Missions



Isabella Wealth partners with businesses, nonprofits, and organizations to help them steward their assets with care, intention, and long-term purpose. The team provides personalized wealth guidance designed to support organizational goals, balance opportunity with risk, and ensure financial strategies remain aligned with each organization's mission.

Every organization has unique responsibilities — from managing operating funds and endowments to planning for growth and long-term sustainability. Isabella Wealth works closely with organizational leaders to understand those priorities and develop investment strategies that reflect risk tolerance, liquidity needs, and governance expectations. Clients benefit from working with experienced advisors who provide clarity, discipline, and ongoing guidance in a complex and ever-changing market environment.

A key strength of Isabella Wealth is its relationship-based, community-focused approach. Advisors serve as a single point of contact, building long-term relationships with organizations and gaining a deep understanding of their work, values, and communities. This local perspective allows the team to support decision-makers with strategies that are both financially sound and

“LifeClinic – Mt. Pleasant has greatly benefited from the Isabella Wealth team’s exceptional support of our long-term investment strategy. Their thoughtful approach aligns our investments with our mission, strengthening our ability to create lasting impact in the community.

They meet with us regularly and provide clear, insightful guidance, while remaining consistently responsive to our questions. We are sincerely grateful for their commitment to serving nonprofit clients with the highest level of care. Our community is truly benefiting from this partnership!”

**KATE CONNORS, EXECUTIVE DIRECTOR,
LIFELINIC COMMUNITY RESOURCES**

mission-aligned. “At Isabella Wealth, clients value the team’s accessibility and rely on advisors to serve as long-term financial partners,” said Randy Dickinson, Senior Vice President, Isabella Wealth.

Isabella Wealth has significant experience working with nonprofits, foundations, and endowments, helping organizations preserve capital, pursue thoughtful growth, and maintain financial health over time. Through customized investment strategies and ongoing partnership, Isabella Wealth helps organizations strengthen their financial footing so they can focus on what matters most — advancing their mission and serving their communities.



Service is Our Culture

Our passion for making a difference is at the heart of everything we do, grounded in the belief that giving time and talent strengthens the fabric of our communities.

Volunteering is a deeply rooted part of Isabella Bank's culture, lifting morale, fostering meaningful connections, deepening our understanding of community needs, and strengthening the bonds we share as a team.

Board and Committee Roles

Many of our employees lend their expertise and leadership skills to nonprofit boards and committees, helping organizations grow and thrive.

Event and Fundraising Support

Our team members provide hands-on support at nonprofit events, from registration to financial processing, to help ensure fundraising efforts run smoothly and efficiently.

Teaching and Education

Our employees help empower our community by sharing financial education and fraud awareness with local schools and community organizations.

Community Service Projects

From serving at food banks and organizing donation drives to helping animals find new homes and mentoring youth, our team members eagerly embrace a wide range of initiatives that strengthen our communities.

348

Employees Contributed

9,550

Volunteer Hours

16.7%

Increase in Volunteer Hours

Fresh Food, Friendly Service

Isabella Bank employees proudly volunteer at both the **Mt. Pleasant Farmers Market** and the **Midland Area Farmers Market**, helping make fresh, locally grown food more accessible to our communities.

Volunteers assist with processing SNAP benefits into market tokens, which trigger matching dollars through the Double Up Food Bucks Program for Michigan-grown produce. Together, these efforts resulted in more than **\$75,000 in food assistance programs**, helping families stretch food budgets and increasing access to fresh fruits and vegetables.

By staffing the token booth two days each week at both markets, our teams also assist shoppers in using debit and credit cards to purchase market tokens. This service supports vendors who don't accept cards directly and creates a simple, inclusive way for families to shop. Through these efforts, Isabella Bank employees helped process more than **\$104,000 in tokens** across the two markets.

In turn, this hands-on service helps strengthen local food systems, remove barriers to access, and create welcoming market experiences that benefit both vendors and shoppers.



Where Community Commitment Comes to Life

For more than 120 years, Isabella Bank has strengthened the communities it serves – supporting projects, partnerships, and places that create lasting impact.

Building Spaces That Bring People Together

In 2025, Isabella Bank was proud to pledge \$500,000 to support the development of the Isabella Bank Arena, a cornerstone of the new 37,000-square-foot Morey Event Center on Mid Michigan College's Mt. Pleasant campus. Designed as a vibrant community gathering space, the Arena will serve as the permanent home of Laker Athletics and allow the College to host commencement ceremonies on campus for the first time.

The collaboration behind the Morey Event Center took shape early in the planning process. From the outset, conversations focused on creating a space with lasting value for both campus life and the broader region.

"Isabella Bank is a trusted friend and partner of Mid Michigan College and was one of the first

organizations we engaged with as we envisioned this project," said Tim Hood, President of Mid Michigan College. "Their generous gift exemplifies our shared commitment to students, the community, and opportunities that bring people together. We are profoundly grateful for their support."

Slated for completion this fall, the Morey Event Center will also host community events, conferences, and regional celebrations – creating a place where students, families, and neighbors can gather year-round.

"The naming of the Isabella Bank Arena is more than a milestone – it's a symbol of our deep and enduring commitment to the people and places we serve," said Jerome Schwind, Chief Executive Officer of Isabella Bank, during the October groundbreaking ceremony.

Mid Michigan College staff and supporters gather to celebrate the groundbreaking of the Morey Event Center at Mid Michigan College.



Year-Round Commitment: 2025 Impact in Numbers

\$713,093

Donations & Sponsorships

\$242,500

Charitable Grants



Isabella Bank employees ready to give books to local students in Breckenridge from the Sleepy Dog Books Foundation trailer.

Inspiring Young Readers: One Book at a Time

During the 2025 back-to-school season, Isabella Bank partnered with Sleepy Dog Books Foundation to promote literacy and access to books for local students. Through a \$12,000 donation from Isabella Bank, a mobile book trailer visited four elementary schools across our footprint in Breckenridge, Isabella, Montcalm, and Saginaw counties, giving every participating student a free book to take home and distributing approximately 1,000 books in total.

The traveling trailer featured a curated selection of age-appropriate children's titles designed to encourage reading outside the classroom and support academic readiness at the start of the school year. By bringing books directly to students, the initiative helped remove barriers to access while creating excitement around reading – often through the simple joy of choosing a book of their own.

“Reading opens doors, not just to knowledge, but to confidence and opportunity,” said Dr. Riley Justis, Co-Executive Director and Board Treasurer of Sleepy Dog Books Foundation. “We are thrilled to work with Isabella Bank to share these books and help spark a passion for reading in students across the region.”

This initiative reflects Isabella Bank's commitment to educational enrichment and youth development, with plans to grow the program and reach even more students in the years ahead.

Holiday with Heart

In December 2025, Isabella Bank launched **Holiday with Heart**, a new year-end giving initiative that invited the community to help guide local impact. Through more than 3,000 community votes, the Bank awarded \$24,000 to eight nonprofit organizations serving communities across its footprint.

A \$10,000 Grand Gift was awarded to **Isabella Community Soup Kitchen**, which provides free meals to neighbors in need and supports food distribution efforts across four counties. “At a time when more people are struggling, this gift makes a huge impact in the fight against food insecurity in our community,” said Sarah Adkins, Executive Director, Isabella Community Soup Kitchen.

Additional Holiday with Heart gifts were awarded to the following organizations:

- Child Advocacy of Gratiot County – Baby Pantry
- Emmaus House of Saginaw
- Angels of Action of Mecosta County
- Mid-Michigan Community Action
- Boys & Girls Clubs of the Great Lakes Bay Region
- Midland County Food Assistance Network
- Montcalm County Habitat for Humanity

By placing community voices at the heart of the decision-making process, Holiday with Heart reflects Isabella Bank's commitment to compassion, partnership, and meaningful local impact during the season of giving.



Isabella Bank presenting the Grand Gift check to Isabella Community Soup Kitchen.





Compassion Into Action

Each October, Isabella Bank brings its commitment to service to life through **Compassion Into Action**, a bank-wide day of volunteering that unites employees around a shared purpose.

Held annually on Columbus Day, the program gives team members the opportunity to step away from their desks and work collectively to support local nonprofit partners across mid-Michigan.

In 2025, nearly 300 employees volunteered for 16 organizations across seven counties. Working side by side with community organizations, employees supported a wide range of projects – including food packing, home building, landscaping, organizing donated goods, and facility improvements – addressing real needs in the communities we serve.

Compassion Into Action reflects the heart of Isabella Bank's culture by strengthening community connections, deepening team relationships, and turning shared values into meaningful action.



We're grateful to the 16 inspiring organizations we partnered with in 2025, who welcomed our teams and invited us to support meaningful projects throughout our communities:

- Art Reach of Mid Michigan
- Chippewa Watershed Conservancy
- Habitat for Humanity of Isabella County
- Isabella Community Soup Kitchen
- Isabella County Commission on Aging
- Life Choices of Central Michigan
- Mecosta County Habitat for Humanity
- Mid Michigan Community Action Agency
- Midland County Habitat For Humanity
- Mt. Pleasant Discovery Museum
- R.I.S.E. Advocacy
- Saginaw-Shiawassee Habitat for Humanity
- The Care Store
- United Way Greater Central Michigan
- United Way of Midland County (Camp Neyati)
- United Way of Saginaw County



299
Employees participated

1,638
Volunteer hours

16
Organizations served



Building Financial Confidence

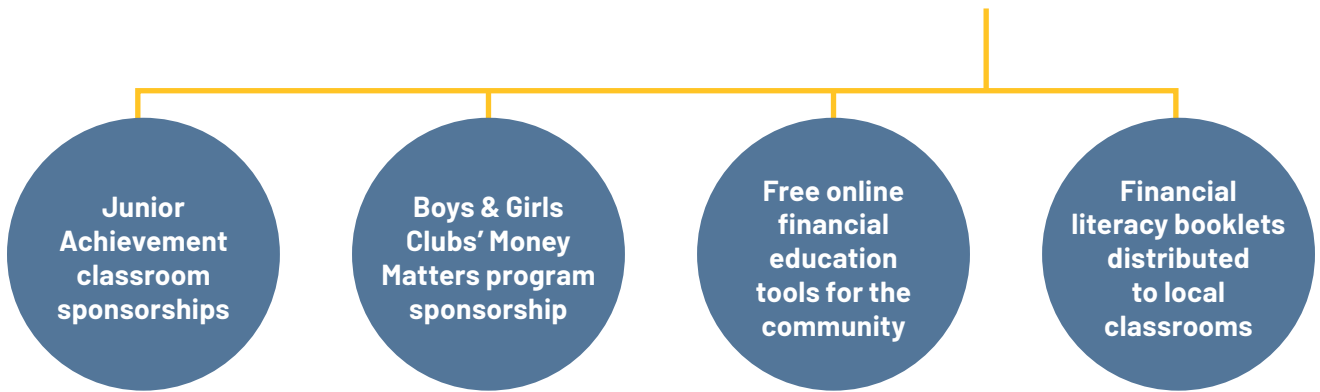
Financial literacy is the foundation of personal empowerment and long-term stability.

Through presentations, online tools, classroom lessons, and one-on-one guidance, we're committed to helping individuals of all ages build the skills they need to manage money confidently. By meeting people where they are and providing practical support, we're fostering stronger, more financially resilient communities.



Total invested in financial literacy programs:

\$53,998



Left: Andy Valdespina, Business Development Associate, reads to a classroom of students. Right: Jay McLellan, Digital Marketing Communications Specialist, accepts the Michigan Bankers Association Financial Literacy Award, recognizing Isabella Bank's commitment to financial education.



Bee Smart Bank

In 2025, we revitalized our Kids Club Savings Account with new Bee mascots and offering a new Bee Smart Bank, an educational tool to teach kids the value of saving, spending wisely, and sharing with others.



Isabella Bank employees celebrate the Honey Money Bank ribbon cutting with the Mt. Pleasant Area Chamber of Commerce and Mt. Pleasant Discovery Museum.

“With Isabella Bank’s help, we’ve been able to refresh one of our most popular exhibits.”

**JACK MCDONALD,
EXECUTIVE DIRECTOR,
MT. PLEASANT DISCOVERY MUSEUM**



Playtime with a Purpose

For more than seven years, the Honey Money Bank exhibit at the Mt. Pleasant Discovery Museum (MPDM) has helped children explore financial concepts through imaginative, hands-on play. The exhibit has become one of the museum’s most popular spaces — inviting young visitors to role-play everyday experiences like being a teller, using an ATM, and managing money.

After years of enthusiastic use by thousands of curious hands, the exhibit showed significant wear and was in need of repair and renewal. Recognizing the importance of maintaining this valuable educational resource, Isabella Bank gifted \$30,000 to support improvements that would restore key features and enhance the exhibit’s durability and interactivity.

With this support, MPDM refreshed core elements of the Honey Money Bank, including drive-thru lanes, communication tubes, and a cash register. The exhibit was further enhanced with a custom-built app integrated into a fully functional play ATM, giving children a more engaging and immersive way to explore real-world banking concepts through play.

“The Mt. Pleasant Discovery Museum is an incredible community asset, and we’re thrilled to partner with them to bring this exhibit to life again,” said Amanda Tillotson, Community Relations Specialist at Isabella Bank. “Together, we’re making learning fun and

accessible while introducing banking in a way that sparks curiosity and prepares kids for the future.”

The updated Honey Money Bank exhibit was officially unveiled at a ribbon-cutting ceremony on November 4, 2025. To mark the occasion, Isabella Bank also sponsored a Discovery Day, opening the museum free of charge so families across the community could explore the refreshed exhibit together.

“This project is a great example of how local partnerships strengthen our community,” Jack McDonald, Executive Director, Mt. Pleasant Discovery Museum. “With Isabella Bank’s help, we’ve been able to refresh one of our most popular exhibits while giving kids a hands-on way to explore real-world situations like using an ATM or drive-up window at a bank. Exhibits like this underscore the mission of MPDM to help children learn through play, and with Isabella Bank’s sponsorship of a Discovery Day, they made it possible for everyone in the community to experience it together.”

Research shows that imaginative play helps children understand foundational concepts such as saving, spending, and earning, while also building critical thinking and problem-solving skills. By supporting early financial literacy in a playful, accessible environment, Isabella Bank is helping spark confidence and curiosity — one hands-on experience at a time.



Working Smarter to Reduce Energy

Reducing energy consumption is a priority at Isabella Bank, and we continuously seek innovative ways to optimize operations and conserve resources. When it comes time to make upgrades at our facilities, we identify opportunities to enhance efficiency and lower environmental impact.

In 2025, Isabella Bank enrolled in Bay City Electric Light and Power’s voluntary green rate program and was recognized for our leadership in sustainability through participation in the utility’s Energy Smart Program. This initiative supports businesses in reducing energy consumption through efficiency upgrades and operational improvements.

Jesse Kendall, Commercial Lender, proudly holds the plaque that will be displayed in our Bay City office – a reminder of our commitment to renewable energy and environmental responsibility.



Energy Efficiency Initiatives



Optimized Heating and Cooling

- Use of programmable thermostats and high-efficiency HVAC systems



Energy-Efficient Technology

- Energy Star-compliant computers
- Virtualization technology
- Monitors set to sleep mode after 15 minutes
- Phone displays set to sleep mode during the evening



Smart Lighting Solutions

- LED bulb replacement plan: nearly 90% of our light bulbs have been replaced with LED
- Occupancy sensors
- Converting branch signage to LED



Reduced Travel Impact

- Remote work
- Virtual meetings
- Reduced courier run frequency
- Online training to minimize transportation emissions

Driving Efficiency Through Responsible Technology Practices

From an information technology perspective, Isabella Bank supports environmental stewardship through ongoing investments in efficient, modern, and responsibly managed technology. These efforts reduce resource consumption while maintaining the security, reliability, and performance required for daily operations. Examples of IT-related environmental initiatives include:

Energy Efficient Technology Modernization

We prioritize system upgrades and hardware refreshes that improve energy efficiency and reduce power consumption, ensuring our technology environment remains current, effective, and less resource-intensive.

Sustainable Infrastructure & Operations

Through strategies such as server consolidation, virtualization, and cloud-based solutions, we optimize infrastructure to reduce energy use, physical space requirements, and overall environmental impact while enhancing system reliability.

Responsible Technology Lifecycle Management

We follow established lifecycle practices for technology equipment, supporting responsible reuse, recycling, and disposal in alignment with environmental and data security standards.

Digital Enablement & Responsible Use

We continue to expand digital tools, workflows, and delivery channels that reduce reliance on paper and physical materials, supported by policies and vendor practices that promote efficient, responsible use of technology resources.

Together, these practices support Isabella Bank's broader goals of operational efficiency, reliable service delivery, and responsible resource management.



Reducing Our Carbon Footprint

At Isabella Bank, we are committed to minimizing our environmental impact by increasing electronic transactions and expanding green workplace initiatives. As digital payment adoption grows, we continue to seek opportunities to further enhance our sustainability efforts.

Recycling and Waste Reduction

**153 cubic yards
of cardboard**

from daily business activity

100 lbs of plastic

from instant issue cartridge ribbons

**\$1,100 in used
furniture
donated**

to the Mt. Pleasant Habitat
for Humanity Restore



**33 tons
of paper**



from routine shredding and
community shred days

**Equates to 794
forty-foot trees**

- We shred and recycle all paper materials.
- Our vendor processes the recycled paper into secondary products such as napkins, toilet tissue, and paper plates.
- Our annual Community Shred Days provide a secure disposal method for personal, financial, and medical documents, helping prevent identity theft.

**26,000 lbs of
scrap metal**

from updating and remodeling Main
Office and Six Lakes locations



Paperless Banking

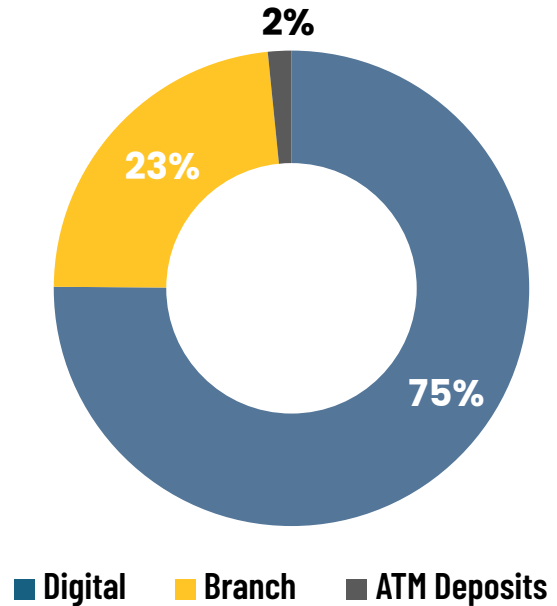
- Electronic document imaging system stores over 2 million documents.
- Workflow system processes 2,000+ digital tasks daily.
- Electronic signatures for loan and deposit functions.
- Virtual tickets for teller transactions.

eStatements

48,578

18%
Increase
from 2024

Digital vs In Branch vs ATM Deposits



Reducing Miles and Environmental Impact: Courier Route Optimization

In 2025, the Bank made a meaningful operational change to its courier services with environmental efficiency in mind. Previously, courier vehicles followed a fixed weekly schedule, visiting all 31 locations at least once per week. This approach, while consistent, resulted in unnecessary trips, fuel use, and vehicle wear.

By shifting to an as-needed courier model, trips are now scheduled only when materials require transport. This change led to a significant reduction in miles driven – from 18,623 miles in 2024 to 11,986 miles in 2025, a decrease of 6,637 miles, or approximately 36% fewer miles. Fewer miles driven translates directly to lower carbon emissions, reduced roadway wear, and less overall environmental impact.

Beyond environmental benefits, the move to an on-demand courier schedule improved efficiency across departments by aligning transportation resources more closely with actual needs. It also

reduces long-term costs associated with vehicle maintenance and repairs due to decreased usage.

This change demonstrates how operational flexibility can support sustainability goals – proving that even behind-the-scenes adjustments can create measurable environmental benefits while improving efficiency for the Bank as a whole.

36%
Reduction in Courier
Miles Driven



Empowering Growth & Leadership

Our employees are the heart of Isabella Bank. We cultivate a supportive workplace where individuals are respected, valued, and encouraged to grow. Through collaboration, inclusivity, and professional development, we invest in our people to strengthen our organization and create lasting impact across the Mid-Michigan communities we serve.



Why Work With Us?

At Isabella Bank, you're part of a team that prioritizes people. We support our employees' well-being and long-term success through meaningful career opportunities, competitive benefits, and a strong community-first culture — allowing individuals to build rewarding careers while making a difference close to home.

What We Offer

- **Career Growth:** We invest in your success with continuous learning, mentorship, and advancement programs to help you reach your full professional potential.
- **Comprehensive Benefits:** Enjoy competitive pay, comprehensive health and retirement plans, paid time off, wellness programs, and many others.
- **Inclusive Workplace:** We foster a culture that supports and respects the differences in others to create a welcoming environment where everyone can succeed.
- **Work-Life Balance:** We offer flexible schedules and family-friendly policies that help you thrive personally and professionally.
- **Community Focus:** You'll have the chance to give back through charitable partnerships that reflect our long-standing commitment to serving our community.

A Legacy of Service



Dave Reetz

retired after 38 years of exceptional service to Isabella Bank. As **Chief Lending Officer**, he brought leadership, professionalism, and deep knowledge to a critical component of our business. His career also included experience as a Branch Manager and Commercial Lender, where he helped advance our lending strategies and support the communities we serve. We extend our gratitude to Dave for his longstanding impact and congratulate him on a well-earned retirement.



Rechelle Richardson

concluded her career with Isabella Bank after 47 years of dedicated service. During her tenure as **Senior Executive Assistant to the CEO**, she supported the organization with dedication, expertise, and care for colleagues and shareholders. During her career, she also served in Collections, Marketing, and Human Resources, bringing integrity and strong work ethic to each role. We appreciate Rechelle's many contributions and wish her all the best in retirement.



Team Member Milestones

In 2025, we recognized and celebrated the following individuals on their recent promotions, retirements, and service anniversaries. Congratulations to all on your accomplishments and we thank you for your dedication!

Retirements

Rechelle Richardson 47 years	Dave Reetz 38 years	Coy Campbell 27 years	Karen Gulick 23 years
Sheri Treacy 40 years	Amy Vogel 37 years	Suzi Fussman 26 years	

Service Anniversaries

40 Years

Michelle Bleise
Michele Hatfield
Sue Kennedy
Sheri Treacy

35 Years

Penny Pappas

30 Years

Delene Gallagher
Stacy Hynes
Jo Raglin

25 Years

Rachelle Coffland
Beth Cook
Sarah Dufour
Jill Rose
Jill Smith

20 Years

Jennifer Gill
Erika Ross

15 Years

Mark Marshall
Dawn Swetz
Deb Wentworth

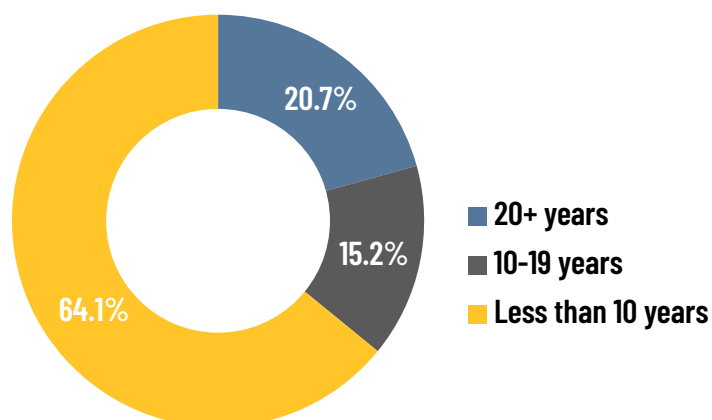
10 Years

Andrea Bass
Mike Kidder
Meridith Lacy
Jordan Leasher
Michael Prenkert
Sara Rydman
Shirleyann Smalley
Becky Smith
Elizabeth Wolfgang

5 Years

Jessica Caryl
Natalie Franz
Heidi Giles
JoAnna Keenan
Lauren McQueen
Shianne Miller
Jenna Moede
Britney Taylor
Jennifer Zieger

Years of Employment at Isabella Bank



Isabella Bank Officer Promotions

Kohl Bechtel
Senior Treasury Analyst, AVP

Michelle Bleise
Loss Prevention Manager,
Officer

Rachelle Coffland
Trust Officer, AVP

Beth Cook
Commercial Loan Officer, AVP

Sara Coston
Accounting Manager, AVP

Michael Huenemann
Chief Lending Officer

Sue Kennedy
Loan Operations Officer, AVP

Jillyan Rose
Branch Manager I, Officer

Andrew Rosenburg
Financial Reporting Manager,
Officer

Erika Ross
Chief Risk Officer, SVP

Sara Scholer
Consumer Loan Sales
Manager, VP

Timothy Slother
Facilities Manager, Officer

Sean Squires
Branch Manager II, Officer

Deb Wentworth
Trust Officer



Celebrating Excellence



Recognizing the dedication and hard work of our employees is at the core of our culture. Service awards are a powerful way to honor the contributions of those who go above and beyond in their roles, strengthening our team and organization. By celebrating achievements, we not only show appreciation but also inspire others to reach new heights. Join us in congratulating these outstanding individuals who exemplify excellence and commitment.

Izzy Award

Presented annually to employees nominated by their peers for exemplifying our customer service standards and going above and beyond in their roles.

Emylie Short, Teller, Shepherd

Recognized for her dedication to ensuring every customer leaves satisfied and for her willingness to step in and support coworkers across branches whenever help is needed.

Meredith Kret, Senior Teller, Saginaw

Appreciated as a reliable and approachable team member whose positive energy and readiness to assist make a meaningful difference for both customers and colleagues.

Mackenzie Dalrymple, Commercial Loan Processor

Honored for building trusted customer relationships and for being a supportive teammate who consistently helps others learn and succeed.

Christine Wilson, Branch Manager I, Beal City

Celebrated for her compassionate service, attention to detail, and commitment to going above and beyond for customers, coworkers, and the community.

Sara Coston, Accounting Manager AVP

Acknowledged for her collaborative approach, timely support, and dedication to helping others work more effectively.



Izzy Winners from left to right: Sara Coston, Christine Wilson, Mackenzie Dalrymple, Kim Hathcock, Emylie Short, Jessica Silva, Tami Decker, and Meredith Kret.



Kimberly Hathcock, Mortgage Underwriter

Recognized for her respectful communication, encouraging spirit, and willingness to go the extra mile to support and guide her colleagues.

Jessica Silva, Senior Teller, Canadian Lakes

Celebrated for her patience, clear communication, and commitment to ensuring customers feel confident, informed, and valued.

Tami Decker, Teller, Six Lakes

Honored for stepping into an expert role, supporting teams across branches, and delivering welcoming, customer-focused service.

Team of the Year Award

Recognizing two outstanding teams – one serving internal customers and one serving external customers – for their exceptional collaboration, service, and impact.



South Mission Branch

- Morgan Boyer
- Kyle Peasley
- Gabriella Almaraz
- Rebecca Baker
- Jaden Hanks
- Valli Methner
- Megan Machuta
- Laing Gau
- Khaila Dyer

The South Mission team consistently provides welcoming, attentive service while building strong relationships with customers. Their awareness, proactive communication, and effective use of fraud prevention tools have helped identify unusual activity and protect customers.



Loan Operations

- Natalie Franz
- Kelly Funnell
- Sue Kennedy
- Renee Torpey
- Cindy Sonley
- Melissa Sampson
- Mary Eldred

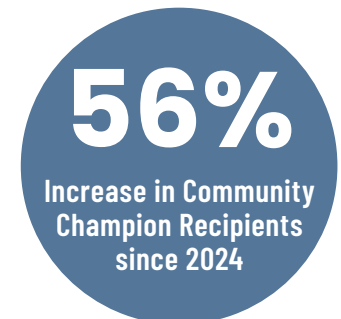
The Loan Operations team is recognized for its expertise, responsiveness, and professionalism. Known for clear communication, timely follow-up, and excellent phone etiquette, the team efficiently resolves issues and serves as a valuable resource for customers and colleagues alike.

Community Champion Award

Honoring employees who contribute 100+ volunteer hours, this award celebrates those making a meaningful difference in our communities while inspiring company-wide volunteerism.



- Brian Goward
- Katie Bazaire
- Christine Wilson
- Claudia Rey-Perry
- Daniel Sanders
- Dee Powell
- David Seppala
- Felicia Bielecki
- Greg Mapes
- Harry Steib
- Jesse Kendall
- Jillyan Rose
- John Jatczak
- Leslie Walker
- Lori Todd
- Mark Marshall
- Mary Welsh
- Mike Williams
- Natasha Wiltse
- Peggy Wheeler
- Rebecca Baker
- Sarah Bliven
- Sarah Swisher
- Tina Murray
- Tracy Zayler



Cultivating Future Leaders



Employee Spotlight: Len Desormeau

Len, Human Resource Generalist, Officer, at Isabella Bank, brings energy, approachability, and a strong commitment to people into everything he does. Since joining the Bank in 2019, he has become known for his friendly demeanor, enthusiasm, and willingness to support colleagues through guidance, problem-solving, and encouragement.

Beyond his role in Human Resources, Len is passionate about building meaningful connections within the Bank and throughout the community. Actively involved in local initiatives, he believes leadership starts with showing up. Looking ahead, Len is launching and leading the Isabella Bank Young Professionals Network, focused on developing future leaders, strengthening collaboration, and supporting purposeful career growth.

In 2025, Len's leadership and service were recognized when he was named Mt. Pleasant Area Chamber of Commerce Ambassador of the Year and selected as a Mid-Michigan 40 Under 40 honoree. A graduate of the Rollie Denison Leadership Institute and Capstone program, Len continues to champion ethical leadership and community engagement – guided by his belief that when people feel supported, communities thrive.

Q: What do you enjoy most about working at Isabella Bank?

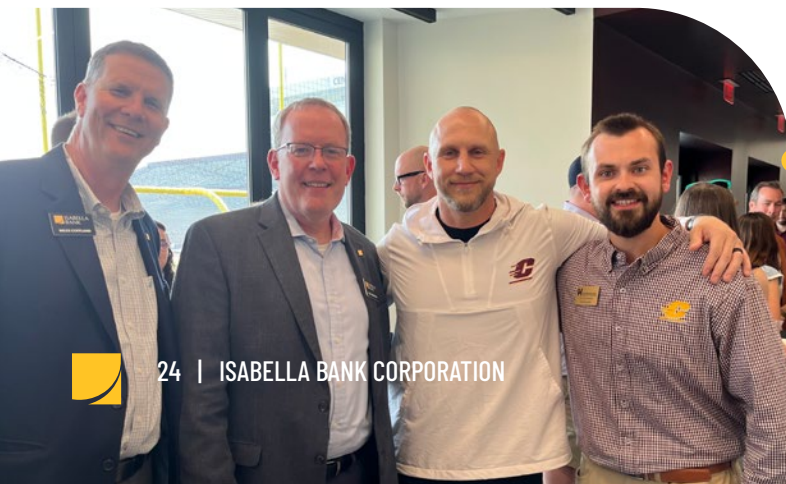
A: The people and the community-focused culture. It is truly special to work with coworkers who are supportive and collaborative and care about one another. From an HR perspective, I really value how the bank prioritizes both employee engagement and making strong impacts on our surrounding communities.

Q: Why is community involvement important to you?

A: Community involvement is important to me because it is very special to make such a meaningful impact on the communities we serve beyond our normal day to day responsibilities. Community involvement helps with building strong and lasting relationships, and helps support local growth in the communities we live and operate out of.

Q: What excites you most about launching the Isabella Bank Young Professionals Network?

A: What excites me the most is the opportunity to collaborate with other young professionals across the organization, share ideas, and drive engagement. This is a special opportunity to support the next generation of Isabella Bankers in their career development and create a sense of belonging for these individuals.



Len attending a CMU Athletics event with the Mt. Pleasant Chamber of Commerce.

Supporting Professional Growth

We strive to create a workplace where employees can grow, learn, and succeed. Through training programs and educational initiatives, we equip our team with the skills needed to excel in a dynamic industry while supporting their career advancement within the bank.

Training and Development Opportunities

- Graduate School of Banking
- Perry Schools of Banking
- Dale Carnegie Leadership Training
- Leadership Development Classes
- Industry Seminars and Conferences
- Professional Certifications and Designations
- Isabella University Career Pathing
- Annual In-Service Training Day
- Learning Management System (LMS)
- Internship Program
- Executive Leadership Development
- Succession Planning Programs
- Tuition Reimbursement



“It was truly an honor to graduate from the MBA Perry School of Banking. This experience not only strengthened my leadership skills, deepened my understanding of bank management and financial performance, but also allowed me to build meaningful, lasting connections with an incredible network of peers.”

FELICIA BIELECKI, SENIOR BRANCH MANAGER, OFFICER

CEO Jerome Schwind stands proud with Dale Carnegie Graduates. Congratulations to Tori Crawford, Sabrina Lundin, Kaitlyn Cowell, and Gracia Klimkewicz.



Bottom Left: Congratulations to Christine Wilson on graduating from Isabella University!

Bottom Right: Perry Schools students and graduates 2025, from left to right: Kohl Bechtel, Amanda Pratt, Dee Powell, Felicia Bielecki, Ashleigh Heath, Jody Hassen, Andy Rosenburg, Annie Matthews, and Justin Vondette.



The Foundation of Our Success

Isabella Bank is built on a foundation of strong governance, lasting relationships, sound risk management, and financial stability. For over 120 years, this approach has earned the trust and confidence of our shareholders, customers, and communities. As we continue to grow, we remain committed to integrity, disciplined operations, and thriving as an independent community bank.

Board of Directors



Sarah R. Opperman - Chair
Vice President (retired),
The Dow Chemical Company



Jill Bourland, CPA, HCCP
Chief Executive Officer & Partner,
Blystone & Bailey, CPAs, PC



Jerome E. Schwind
President & Chief Executive Officer,
Isabella Bank Corporation,
Chief Executive Officer, Isabella Bank



Melinda M. Coffin
Chief Executive Officer (former),
Soaring Eagle Gaming Enterprises



Neil M. McDonnell
President,
Isabella Bank



Vicki L. Rupp
Corporate Director (retired),
The Dow Chemical Company



Dr. Jeffrey J. Barnes
Physician (retired),
L.O. Eye Care



Brian R. Sackett
Senior Partner,
Sackett Potatoes



David B. Behen
Co-Founder & Chief Strategy Officer,
SensCy



Brian B. Tessin
Chief Tax Officer (retired),
Dow Inc.

As of May 2026



Meeting Our Communities Where They Are

At Isabella Bank, community banking means listening to local voices and understanding local needs.

Our regional structure helps ensure we reflect the unique needs of each community we serve. That's why our south, east, west, and north regions each have their own advisory board made up of local leaders. These board members ask thoughtful questions, share local insight, and offer honest feedback – helping us deliver the kind of banking support customers expect from people they know and trust.

Steven Stark, a real estate developer with Northern Commercial Real Estate in Clare, serves on Isabella Bank's North Region Advisory Board. He believes our regional approach is a big part of what makes Isabella Bank different.

"Other banks have been bought out and are part of a big entity," Stark said. "Our bank is still a community bank, and it is a great group of people. Customers like that our team members know their name."

As a business owner and lifelong Clare resident, Stark sees firsthand how meaningful local involvement can be.

"Members of the community who work at Isabella Bank grow and become management," he said. "Isabella Bank is part of the community because it is the community."

Our advisory boards bring together local residents, business owners, farmers, and community leaders who understand the regions they represent. In the south region, members with deep agricultural roots help guide products and outreach that support local growers and agribusinesses. In the north and east regions, leaders from a variety of industries and organizations share insight on market needs, opportunities, and community priorities. In the west region, advisory board members help shape community involvement efforts and provide feedback on how our products and services can better meet local needs.

Across all regions, these advisory boards offer an important connection between Isabella Bank and the communities we serve. Their perspectives help guide our decisions, keep us responsive, and strengthen the trust that defines community banking. Isabella Bank's regional model isn't just how we're organized – it's a reflection of our commitment to meeting our communities exactly where they are.

"Our bank is still a community bank, and it is a great group of people. Customers like that our team members know their name."

STEVEN STARK, NORTHERN COMMERCIAL REAL ESTATE, NORTH REGION ADVISORY BOARD MEMBER

Regional Advisory Boards of Directors

EAST

Michael R. Colby
Mary F. Draves
Reneé S. Johnston
Neil M. McDonnell
Clarence M. Rivette
Vicki L. Rupp
Mark K. Wahl

NORTH

Shari R. Buccilli
Michael L. Jenkins
Neil M. McDonnell
Steven L. Stark

SOUTH

Adam Geers
Brian K. Goward
William W. Henderson
Neil M. McDonnell
Kelli Schmitz
Jeffrey E. Sherwood

WEST

Dr. Emily A. Coles
Matthew L. Currie
Kevin J. Defever
Blake R. Hollenbeck
Alexander R. Kemp
Neil M. McDonnell
Brian R. Sackett
David W. Seppala

As of May 2026



Corporate Board Committees

At Isabella Bank, strong governance is the foundation of our commitment to transparency, ethical banking, and long-term stability. Our Board of Directors is supported by specialized committees that provide oversight and ensure responsible decision-making.

Audit Committee: Ensuring Financial Integrity & Transparency

- Assists directors in meeting their responsibilities to shareholders, stakeholders, and regulators.
- Oversees accounting practices, financial reporting, and external audit processes.
- Ensures regulatory compliance and upholds the quality and integrity of financial reports.

Nominating & Corporate Governance Committee: Building a Strong & Diverse Leadership Team

- Identifies and evaluates Board candidates.
- Conducts annual review of Board performance.
- Strengthens governance policies.

Compensation & Human Resource Committee: Ensuring Fair & Competitive Compensation

- Evaluates and recommends executive officer and director compensation plans.
- Reviews all compensation policies and programs.
- Aligns pay structures with ethical banking and market standards.

Strengthening Our Future with Experienced Financial Leadership

Isabella Bank is happy to welcome Gerald “Jerry” Ritzert, CPA, as Chief Financial Officer. With more than 30 years of experience in accounting and finance, Jerry brings a deep knowledge of banking and a strong appreciation for the important role community banks play in supporting local families, businesses, and organizations.

Throughout his career, Jerry has held a variety of leadership roles focused on thoughtful financial planning, risk management, and long-term stability. His work has helped strengthen banks so they can continue investing in their communities, building trusted relationships, and growing responsibly.

Jerry earned a Bachelor of Science in Business Administration—Accounting from Robert Morris College and is a Certified Public Accountant.



Adding Experience and Perspective to Our Board

In 2025, the Isabella Bank Corporation and Isabella Bank Boards of Directors welcomed two new members whose experience adds meaningful perspective in cybersecurity, regulatory compliance, and financial leadership.

David B. Behen

David Behen joined the Boards in March 2025 and brings deep expertise in cybersecurity and technology strategy. He is the co-founder and Chief Strategy Officer of SensCy, a cybersecurity company that works closely with small- and mid-sized organizations – including many located in the communities Isabella Bank serves.



Behen previously served as a cabinet member for former Michigan Governor Rick Snyder, where he was Director of the Department of Technology, Management and Budget and Michigan's State Chief Information Officer. During his tenure, Michigan gained national recognition for innovative advances in information technology and cybersecurity.

Beyond his executive roles, Behen is active in the technology and business community, serving on several boards and professional committees. He is also a member of the Eastern Michigan University College of Engineering and Technology Advisory Board. His insight helps guide Isabella Bank's Board on cybersecurity, technology strategy, and emerging digital risks.

Brian B. Tessin

Brian Tessin joined the Boards in October 2025 and brings more than 30 years of leadership experience in finance, tax strategy, and regulatory compliance. He retired as Chief Tax Officer for Dow Inc. in January 2026, where he oversaw global tax strategy, planning, compliance, and financial reporting.



Tessin's background includes leadership roles at Albemarle Corporation and nearly two decades at Dow Corning Corporation, where he served as Corporate Vice President of Tax. He is also a member of the State Bar of Michigan and the Tax Executives Institute and has contributed to tax policy committees for both the Financial Executives Institute and the National Association of Manufacturers.

In addition to his professional work, Tessin has served on the boards of Midland Tomorrow and Wellspring Lutheran Services of Michigan. His experience navigating complex financial, tax, and merger activity strengthens the Board's ability to make informed, strategic decisions.



Risk Management

A strong enterprise risk management framework supports long-term stability, ethical operations, and informed decision-making by helping the organization identify, assess, and manage potential risks in a consistent and disciplined manner.

The Board Risk Committee plays a critical role in this framework by overseeing risk management activities and reinforcing their integration across the organization's governance, strategy, and day-to-day operations.

Key elements of this framework include:

- Identification, monitoring, and mitigation of risk in alignment with the Bank's established risk appetite.
- Effective practices and oversight that support regulatory compliance, strategic planning, and a strong culture of risk awareness.

Cybersecurity and Data Privacy

At Isabella Bank, cybersecurity is a critical part of our operations and an essential element of responsible governance. We are committed to protecting our customers' financial assets, personal information, and privacy while supporting digital accessibility and transparency.

Governance Oversight

The Board of Directors provides oversight of cybersecurity strategy and risk management, ensuring information security remains a core focus within Isabella Bank's governance and enterprise risk management framework.

Risk Management & Compliance

Isabella Bank adheres to applicable regulations and industry best practices related to cybersecurity and data protection. Our policies and controls are regularly reviewed and updated to address evolving risks and support regulatory compliance.

Controls & Assurance

To promote accountability and transparency, the Bank conducts regular internal audits and engages independent third-party assessments to evaluate and validate the effectiveness of our cybersecurity controls.

Education & Awareness

Recognizing the important role people play in cybersecurity, Isabella Bank invests in ongoing employee training and provides resources to help customers practice safe and secure digital banking.



Tips for Recovering From Fraud and Identity Theft

Experiencing fraud, identity theft, or a scam can be overwhelming and emotionally draining. It's normal to feel uncertain about what to do next or concerned about how to protect yourself from additional harm. Taking prompt, practical steps can help limit further losses and begin the recovery process.

Suggested actions include:

- Stop all communication with the suspected scammer immediately.
- Secure your accounts by updating passwords and enabling multi-factor authentication where available.
- Contact your bank and other financial service providers to report suspicious or unauthorized activity.
- Report the incident to local law enforcement and appropriate federal agencies.
- Notify the major credit bureaus to place fraud alerts and consider freezing your credit.
- Run antivirus and malware scans on your devices and update security software.
- Monitor account statements and credit reports for unusual activity.
- Be cautious of anyone offering to recover lost funds for a fee.

Prevention is just as important as response. Remaining aware of common fraud tactics, slowing down when faced with unexpected requests, and independently verifying communications can greatly reduce risk.

You're not alone in this process. Protecting your financial well-being is important to us, and if concerns arise or you need guidance, our team is always available to help.



Miles Coffland, Information Security Officer, AVP, presenting about fraud prevention to a group at the Greenville Area Chamber of Commerce.

Fraud Check: Know the Signs Before You Respond

Was this request unexpected?

Be cautious with any unsolicited message or call.

Is there urgency or pressure?

Scammers often push for immediate action or threaten consequences.

Are you being asked for money or sensitive information?

Especially through gift cards, wire transfers, or payment apps.

Does the message seem slightly off?

Watch for misspellings, unusual links, or unfamiliar sender details.

Are they asking you to bypass normal processes?

Requests that don't follow typical procedures can be a warning sign.

Can you verify the request independently?

Contact the organization or individual using a trusted phone number or website.

When in doubt, pause and verify before taking action.





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MT. PLEASANT, MI 48858**