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PRESS RELEASE: THE STATE BANK NAMED COMMUNITY LENDER OF THE YEAR

FOR IMMEDIATE RELEASE

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THE STATE BANK NAMED COMMUNITY LENDER OF THE YEAR BY U.S. SMALL BUSINESS ADMINISTRATION

DETROIT, MICHIGAN, APRIL 20, 2017 - The U.S. Small Business Administration's Michigan District Office has announced its fiscal 2016 lender awards, naming The State Bank as the Community Lender of the Year.

This award is given for best overall performance among Michigan-based community banks, and is based on total volume, new market activity, and comparison with historical performance. The State Bank originated 24 SBA loans totaling \$8.93 million in 2016, showing steady growth and broad usage of all of SBA's products.

The State Bank is proud to work with the Small Business Administration on offering government-backed loan opportunities. This allows us to reduce the risk to the lender and increase small business lending, which in turn helps to expand economic activity in the communities in which we serve," Craig Johnson, Senior Vice President, Commercial Lending.

About Fentura Financial and The State Bank

Fentura Financial is the holding company for The State Bank. It was formed in 1987 and is traded on the OTCQX exchange under the symbol FETM, and was recognized as one of the Top 50 performing stocks for 2015 on that exchange.

The State Bank is a full-service, 5-Star Bauer Financial rated commercial, retail and trust bank headquartered in Fenton, Michigan. It has assets of approximately \$731 million. It currently operates fifteen full-service branches located in Genesee, Livingston, Oakland, Saginaw and Shiawassee Counties and loan production offices in Washtenaw and Saginaw Counties. The State Bank's commercial department provides a complete array of products including lines of credit, term loans, commercial mortgages, SBA loans and a full-suite of cash management products. The retail department offers personal checking, savings, time and IRA deposit accounts and all types of loan products including home equity, auto and personal loans. The residential loan department offers construction, purchase and refinance residential mortgage loans. The wealth management department offers a full-service suite of trust and portfolio management services. The aim of The State Bank is to become and remain "Your Financial Partner for Life." More information can be found at www.thestatebank.com.

