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PRESS RELEASE: JUDY RELF JOINS THE STATE BANK

For Immediate Release

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THE STATE BANK WELCOMES NEW CRA RELATIONSHIP OFFICER

December 8, 2017, Fenton, MI – The State Bank is proud to announce and welcome Judy Relf as the company's Assistant Vice President, CRA Relationship Officer. Relf will be responsible for managing and expanding the bank's CRA commitment to Genesee, Livingston, Oakland and Saginaw counties. She will be nurturing the bank's relationships with community-based non-profits who focus on financial education and homeownership for local residents.

Judy has worked in many facets of the mortgage lending spectrum, including finance and credit education, as well as programs to serve low-to-moderate income communities. She has served as an Assistant Vice President at Huntington National Bank, FirstMerit Bank, as well as Citizens Bank. She began her career in the banking industry as a mortgage loan officer and has also managed retail bank branches. Relf is currently the Vice President of both the Flint CRA Bankers Forum and the Saginaw CRA Bankers Forum and serves on the Flint Area Community Housing Resource Board. She has a passion for homeownership and helping all people achieve the dream of homeownership.

Judy has partnered with many area nonprofits by serving on committees, working community events and presenting information on understanding credit, budgeting and home ownership. Some of her nonprofit partners are: Metro Community Development, Peace Financial, Legal Services of Eastern Michigan, Saginaw Housing Commission, Saginaw-Shiawassee Habitat for Humanity, Saginaw County Community Action Center and Community Home Solutions. She is actively seeking new partners to expand the bank's outreach in all of our markets.

Judy speaks regularly to groups and individuals on the home buying process, understanding credit and the different financing options for homes. She holds a bachelor's degree in Business Administration from Wayne State University and resides in the Birch Run area with her husband, Steve.

"I am proud to be a part of The State Bank team because of the difference we make in the communities in which we live and work. The staff here has a true commitment to the community. In my new position, I will have the opportunity to do more outreach, focusing on homeownership education and financial literacy. "I derive great personal satisfaction from helping someone achieve their goal of homeownership, particularly the ones who thought it was never possible," states Relf.

Leila Hathaway, Vice President at The State Bank, states "We are so excited to have Judy Relf join the State Bank team! She is a proven lender who brings a wealth of experience and knowledge to the bank that will be appreciated. Judy is specialized in helping low income families achieve their dream of homeownership. She provides financial education and technical expertise to those who are looking to become first time homebuyers. We're very excited to have Judy focusing on building relationships with non-profits across our region that focus on financial education, achieving homeownership, small business entrepreneurship and an emphasis on community reinvestment activities."

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 retail and trust bank headquartered in Fenton, Michigan. It has assets of approximately \$730 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.

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