

Oxford Bank Officer Appointments



Jeffrey M. Davidson

Chairman of Oxford Bank Corporation & Oxford Bank

Effective March 27, 2007, Jeffrey M. Davidson became the new chairman of both Oxford Bank Corporation and its subsidiary Oxford Bank following the retirement of his predecessor Randall G. Fox. Mr. Davidson is also the president and CEO of the Corporation and the Bank. He became the 11th president and seventh CEO in the Bank's 124-year history in December of 2003 and only the second president and CEO of the Corporation in March of 2006. Oxford Bank Corporation was formed in August of 1988.

Mr. Davidson began his 22-year career with Oxford Bank in September of 1985 as an assistant vice president with responsibility for branch administration. He was promoted to vice president in December of 1987, senior vice president in June of 1991, and executive vice president in December of 2001. He served as the Bank's retail banking officer from 1991 to 2004.

A banker for 31 years, he holds a bachelor's degree from Central Michigan University, an MBA from Oakland University, and a diploma from the Prochnow Graduate School of Banking at the University of Wisconsin.

Mr. Davidson has also involved himself in numerous local and industry-wide organizations. He is a 23-year member, past president, and two-time Paul Harris Fellowship Award recipient of the Oxford Rotary Club. He is active within the Michigan Bankers Association, serving as a trustee for the Robert M. Perry School of Banking at Central Michigan University, and is past chairman, and current trustee of the Michigan Banker's Workers' Compensation Fund. Mr. Davidson also serves on the board and is the treasurer of the Michigan Association of Community Bankers, as well as being an active supporter of many local civic and charitable endeavors.



Jerry V. Farstvedt

Senior Loan Officer

Jerry V. Farstvedt was appointed Senior Loan Officer in January of 2008. His responsibilities now include the supervision of all activities related to the Bank's commercial banking, residential mortgage lending and consumer lending divisions, as well as its compliance and loss prevention areas. Mr. Farstvedt began his 18-year career with Oxford Bank as an assistant vice president and commercial loan officer in August of 1988. He was promoted to vice president in December of 1995 and to senior vice president in January of 2004. In addition, Mr. Farstvedt was designated manager of the Bank's commercial banking department in 1996. A long-time resident of Orion Township, he is a past president and past board member of the Oxford Community Development Authority.





Thomas H. Dorr

Vice President & Chief Financial Officer

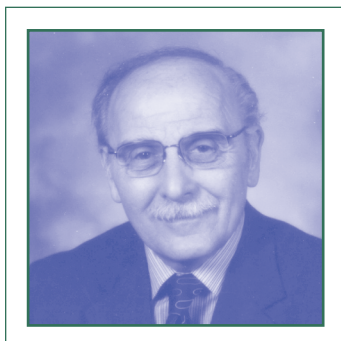
Thomas H. Dorr was hired as vice president and chief financial officer in February of 2008. He replaces Nick Hevron who retired in November of 2007. Mr. Dorr will be responsible for providing accounting, investment, planning, and treasury management to the Corporation, the Bank, and its subsidiaries. He is a certified public accountant and graduate of Hillsdale College. Mr. Dorr is also a member of the American Institute of Certified Public Accountants and the Michigan Association of Certified Public Accountants. He joins Oxford Bank after spending the last three years as an assistant vice president and controller for a community bank in Lenawee County. Prior to that position, he was an associate at Plante & Moran in Auburn Hills, Michigan.



Eric J. Dyson

Mortgage Loan Manager

Eric J. Dyson was named Mortgage Loan Manager in November of 2007. He is now responsible for supervising the Bank's residential mortgage and secondary mortgage loan functions. Mr. Dyson joined Oxford Bank as an assistant vice president and secondary market manager in December of 1997, and was promoted to vice president in December of 2000. Prior to his tenure with Oxford Bank, he had held lending and management positions with another southeast Michigan financial institution. A resident of Metamora, Mr. Dyson is a graduate of the University of Michigan.



Robert J. Chetkovich

Assistant Vice President

Robert J. Chetkovich was promoted to assistant vice president in December of 2007. Mr. Chetkovich is a consumer loan officer, a position he has held since joining the Bank in April of 2002. He was appointed a bank officer in December of 2003. A Waterford resident, Mr. Chetkovich possesses over 36 years of consumer lending experience, both in retail branch management and as a loan officer. His banking career spans a total of 43 years, including as a vice president and consumer lender for a large, regional banking institution in southeast Michigan prior to joining the Bank.

