

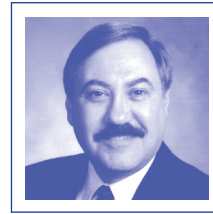
Oxford Bank Senior Officers



Jeffrey M. Davidson
Chairman, President & CEO



Jerry V. Farstvedt
Senior VP & Senior Loan Officer



Michael H. Jabour
Senior VP & Retail Banking Officer



Matthew D. Ankley
VP & Commercial Loan Officer



Vera J. Ashby
VP & Consumer Loan Officer



Angela J. Blackmer
VP & Senior Commercial Credit Analyst



Mitchell H. DeCamp
VP & Commercial Loan Officer



Thomas H. Dorr
VP & Chief Financial Officer



Linda A. Salas
VP & Commercial Loan Manager



Janice Sims
VP & Internal Operations Officer



Eric J. Dyson
VP & Mortgage Loan Manager



Ronald L. Etherton
VP & Lake Orion Sales Manager



Susan D. Tucker
VP & Human Resources Director

