



will soon become



**CHEMICAL
BANK**
Member FDIC



Q: Why did Byron Bank merge with Chemical Bank?

A: This merger is uniquely positive for a number of reasons. First and foremost, it brings together two of Michigan's stronger publicly-traded banks. Each has been independently successful and we believe that the combination of our solid balance sheets and highly-talented team members will position us to make even more meaningful contributions to the growth of West Michigan. In the process, we'll be able to offer a broader range of products, services and more branch locations to our customers.

Q: When will the merger be complete?

A: The merger was completed as of April 30th, 2010. We will convert our computer systems over to Chemical Bank on July 24, 2010.

Q: Will Byron Bank retain its name?

A: No. All Byron Bank locations will adopt the Chemical Bank name and logo. The signage on our branches will change to Chemical Bank beginning in July.

Q: What does the merger mean for me?

A: You can expect the same service and community commitment that you've come to expect from Byron Bank. You can now also enjoy the convenience of 35 branches in the West Michigan market, and over 40 ATMs.

Q: Is Chemical Bank a "big" bank?

A: Chemical Bank is a community bank with a wide distribution network across the lower peninsula of Michigan. Headquartered in Michigan for over 90 years, Chemical Bank's hometown approach to banking has remained steadfast and focused on community banking, highlighted by local leadership and decision making, a devotion to community and personalized service.

You'll notice that our banks are very similar and you'll receive the same great service with Chemical that you've been accustomed to receiving at Byron.

Q: When can Byron Bank customers use Chemical Bank branches and ATMs?

A: You are able to use both Chemical Bank and Byron Bank ATMs today, with no service charge from either bank. After we convert our computer systems over to Chemical Bank on July 24, you can begin using Chemical Bank branches – as well as the former Byron Bank branches.

Q: Will you be closing any branches?

A: As the result of the merger, there will be two branches in Jenison – one branch belonging to Chemical and one to Byron Bank. Chemical Bank has decided to close the existing Chemical Bank branch in Jenison (345 Baldwin Street) on July 31, 2010. The Byron Bank branch located at 1963 Baldwin Street, in Jenison will remain open.

Q: What will happen to the people I'm used to working with at Byron Bank branches?

A: Our team members are as important to us as you are. You will continue to see the same familiar faces you've always seen at your local branch.

Q: What will happen to Byron Investments?

A: Byron Investment Services and the team members that are a part of that group will continue to deliver brokerage and insurance services through Raymond James Financial Services, Inc. At some point after our conversion, we will operate as Chemical Financial Advisors through PrimeVest Financial Services, Inc. under Chemical Bank Wealth Management.

Q: What will happen to Byron Insurance?

A: Effective April 27, Berends Hendricks Stuit Insurance Agency took ownership of Byron Insurance. Going forward, they will be operating the same business you're familiar with, under the Berends Hendricks Stuit Insurance Agency name. By partnering with Berends Hendricks Stuit, the agency is able to remain in the same location (4595 32nd Avenue, Hudsonville). The agency will continue to have the same people, the same insurance companies, the same phone number, and the same way of doing business.

Q: Can I continue to write my Byron Bank checks, and use my Byron Bank ATM/debit card?

A: Yes. Chemical Bank will mail you a welcome kit by the end of June that will describe in detail, the transition to Chemical Bank products. In that mailing, the process for getting new Chemical Bank checks and a new ATM/debit card will be outlined for you. Until that time, you can continue to use your Byron Bank checks and ATM/debit cards.

Q: What will happen to my direct deposits?

A: Direct deposits will continue as normal, including Social Security checks. In the June welcome kit from Chemical Bank, you will learn more about how direct deposits should be transitioned with your new Chemical Bank account.

Q: Will my automatic payments through Online Bill Pay continue?

A: Yes, automatic bill payments will continue. The June welcome kit will outline how bill pay should be transitioned with your new Chemical Bank account.

Q: Will my bank statements be affected?

A: Yes, but only temporarily. In order to transfer your history to Chemical Bank, you will receive a final bank statement from Byron Bank with a statement date of July, 23, 2010, no matter when your normal statement date is. After that, you will be put on a new Chemical Bank statement cycle, which should coincide with the date you receive your statements today.

About Chemical Bank

Q: Who is Chemical Bank?

A: Chemical Bank is the third largest bank headquartered in Michigan, with assets of \$5.1 billion as of April 30, 2010. Chemical Bank's commitment to Michigan runs deep. For over 90 years, Chemical Bank's hometown approach to banking has remained steadfast and focused on community banking, highlighted by local leadership and decision making, a devotion to community and personalized service.

Q: Where is Chemical Bank located?

A: Chemical Bank is headquartered in Midland, MI and has 144 branches throughout Lower Michigan, including Byron Bank's 14 locations. A full listing of Chemical Bank's products, services, and locations is available online at www.chemicalbankmi.com.