



CHEMICAL BANK[®]
Member FDIC

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November 8, 2013

Promise Zone Review Committee

Dear Colleagues:

Chemical Bank – North Region is committed as a Participating Partner to further the efforts of the Promise Zone Initiative. Chemical Bank – North Region has a presence in four of the six included counties; Arenac, Iosco, Ogemaw, and Roscommon. We enlarged our footprint in these areas by acquiring branches in Iosco, Ogemaw, and Roscommon counties in December 2012. Chemical Bank – East also has branches in Clare and Gladwin counties.

We provide to the aforementioned areas our complete line of banking products and services. In fulfillment of our Community Reinvestment Act (CRA) responsibilities, we provide Financial Education Workshops targeting low to moderate income individuals, and have developed a Road to Home program to help further individuals and families on their journey to home ownership through financial education, credit repair, and financial counseling. In these endeavors, we will be given an “Outstanding” CRA rating by the Federal Reserve Bank (FRB) of Chicago.

In whatever way is appropriate, we stand ready to assist with banking services for low to moderate individuals, and to seek out ways to support economic development in the Promise Zone communities. The Promise Zone Initiative will be an important economic development tool for this region.

Sincerely,

Karl E. Yoder

**Karl E. Yoder, CRA Coordinator
North Region**

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