



## Get to Know Your Community: Interview with Jae Evans, CEO of Isabella Bank Corporation (OTCQX: ISBA)

This month, we speak with Jae Evans, CEO of Isabella Bank Corporation ([OTCQX: ISBA](#)). The financial services company, which operates in the mid-Michigan market, joined the OTCQX marketplace in August. Mr. Evans talks to use about challenges and opportunities for the company and about the decision to upgrade to the OTCQX marketplace.

**OTC Markets Group (OTCM):** Tell us about Isabella Bank Corporation and your subsidiary Isabella Bank. What markets do you serve and what services do you provide?

**Jae Evans:** Isabella Bank Corporation is a financial services holding company that was incorporated in 1988 in Mt. Pleasant, Michigan. As of September 30, 2014, the Corporation had \$1.55 billion in total assets and assets under management - which includes mortgages serviced and sold on the secondary market and assets managed by our investment and trust services department – were \$2.22 billion.

The Corporation's sole subsidiary, Isabella Bank, was established in 1903. Over the years, the bank has grown to 27 offices which are strategically located throughout central Michigan in Clare, Gratiot, Isabella, Mecosta, Midland, Montcalm, and Saginaw counties. We offer a wide-array of financial services including personal and business loans, deposit accounts, and investment and trust services. In addition, we offer various electronic banking services to our business and consumer clients.

**OTCM:** What are your competitive advantages in the mid-Michigan market?

**Mr. Evans:** At our core, we are a strong independent community bank. Our divisional structure empowers local decision making to deliver outstanding customer service, offer the right products and services to meet our customers' needs, and give back to our communities. Our culture sets us apart from others. It drives the type of employees we attract, our approach to customer service, the types of products and services we offer, and the passion we have towards making our communities stronger.

**OTCM:** What are the challenges and opportunities you face in the market today?

**Mr. Evans:** The volume of new regulations, shift towards multi-channel banking preferences, consolidation in the market, and narrow interest margins are just a few examples of the challenges and opportunities we face in the banking industry. Our financial stability has allowed us to make the necessary investment in our people and technology to ensure we are ready to tackle these challenges. We are also in a position to be able to evaluate and consider expansion opportunities should they occur.

**OTCM:** Isabella Bank Corp. upgraded to the OTCQX marketplace in August. What motivated you to make the move?

**Mr. Evans:** Maximizing value for our shareholders is vital to our future success. We saw the transition to the OTCQX as an opportunity to increase our visibility in the marketplace by moving to a platform focused exclusively for investors interested in community banks. Our management and directors believe that expanding our market visibility is an important strategy for increasing the liquidity of our stock and enhancing shareholder value.

**OTCM:** Your company has a strong retail ownership. What is your strategy to grow your retail shareholder base?

**Mr. Evans:** Our strong retail ownership base is the result of our grassroots approach to marketing our stock. We routinely reach out directly to bank customers and community leaders to develop a network of advocates for Isabella Bank Corporation. Our strategy for growing our shareholder base focuses on bringing awareness to the Isabella Bank Corporation story. We have a communication plan which focuses on engaging our current shareholders and educating potential shareholders on our value as an investment. The move to the OTCQX marketplace will help us build brand awareness on a national level.

**OTCM:** What else should U.S. investors know about Isabella Bank Corp.?

**Mr. Evans:** Delivering shareholder value is important to our management and board. Our core banking principles have resulted in us being able to pay an increasing per share cash dividend to our shareholders for 33 consecutive years.

If you would like to learn more about us, please visit [isabellabank.com](#) and click on the Investors tab. You may also contact our market maker, Boenning & Scattergood, Inc. at (866) 326-8113 or [boenninginc.com](#).

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