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## PRESS RELEASE

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### **West Shore Bank Assists Hundreds of Local Businesses with Relief Funding Programs**

**Ludington, MI** – West Shore Bank is already successful in helping over 100 business customers acquire more than \$17 million in funding through the Paycheck Protection Program (PPP) provided by the Coronavirus Aid, Relief, and Economic Security (CARES) Act. These initial funds will help protect nearly 2,000 jobs in Michigan’s west shore communities. With hundreds of additional requests in process, the Business Banking team is diligently working with guidance from the SBA and banking experts to assure small business owners receive the economic support they need to help overcome their temporary loss of revenue and help save thousands of jobs.

“Our primary focus, after protecting the health and safety of our employees and customers, is assuring our business owners have the assistance they need to overcome their challenges,” said Raymond A. Biggs, President and CEO of West Shore Bank. “As a local community bank, we understand the unique needs being experienced in our area and work one-on-one with business owners to determine the best solution to help them. We want to help keep doors open and assure thousands of employees will continue to be paid. We want to keep our region’s economy moving forward.”

Throughout West Shore Bank’s 122-year history, the Bank has remained strong and steadfast during difficult times, a place to turn to for help. “Our responsiveness to our business owners’ requests is really making an impact,” stated John Clark, SVP Senior Lending Officer. “We are very focused on guiding them through this unprecedented time and are working diligently to keep customers updated on options available through the SBA as well as other state and local programs. We are accessible any time of the day, including weekends, and are quickly processing requests. Because of our team’s focus and commitment, we worked quickly to implement an efficient process to help customers benefit from these funding programs.”

The PPP program is available for all businesses – including sole proprietors, self-employed individuals, independent contractors, nonprofits, veterans organizations and tribal business concerns – with 500 or fewer employees. West Shore Bank is also providing a range of assistance options for businesses and

families facing hardship as a result of COVID-19. More information is available at [www.westshorebank.com/relief](http://www.westshorebank.com/relief). You may also e-mail [CustomerCare@westshorebank.com](mailto:CustomerCare@westshorebank.com) or call Customer Care at 888.295.4373 during regular banking hours.

As a reminder, West Shore Bank can also help guide individuals receiving stimulus payments. While a portion of the payment may need to be used towards essential living expenses, we encourage families to also consider opening or adding to an emergency savings account as well. Checking and savings accounts can be opened online at [www.westshorebank.com](http://www.westshorebank.com). The Bank also offers convenient digital banking and TeleBank services for 24/7 account access. Additional digital solutions include online loan payments, mobile deposit, electronic invoicing/payment acceptance for small businesses, and ACH payment services for business customers.

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*Founded in 1898, West Shore Bank is an independent community bank with nine full-service banking offices. In addition, West Shore Bank—Wealth Management provides investment, trust and insurance services, with offices in Traverse City, Ludington, Muskegon, and Grand Rapids. For more information, visit [www.westshorebank.com](http://www.westshorebank.com).*