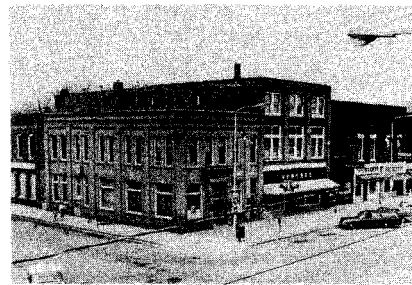


# Since 1893...

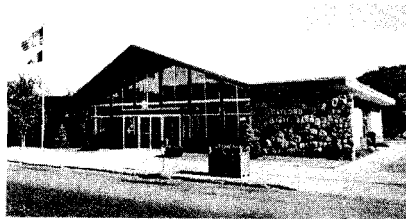
## Celebrating Eighty-Two Years of Banking



Corner of Main Street and Otsego. Gaylord State Bank then The Gaylord State Savings Bank. Early 1900's.



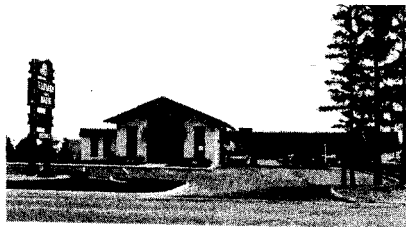
Same location in the 1960's. Gaylord State Bank's Home for fifty-eight years.



May 11, 1964. Gaylord State Bank introduces the "Alpine Motif" with its new Main Office.



The Vanderbilt Branch opened for business December 27, 1966 bringing Gaylord State Banking to northern Otsego County.



Opened December 27, 1972, the Pine Trees Branch brought additional drive-in banking service to the Gaylord area.

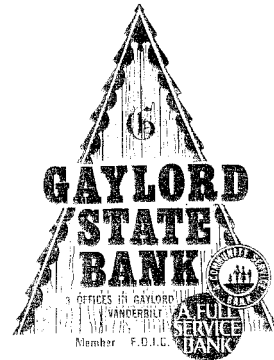


Gaylord State Bank's Bagley Drive-In Branch served its first customer October 7, 1974, providing banking service to southern Otsego County.

Nearly a Century of Progressive Service to the Gaylord area, Otsego County and Northern Michigan



The new and spacious Gaylord State Bank Central Banking Offices opened October 15, 1974, providing expanded quarters to serve our neighbors in the growing Gaylord area.



*Where Neighbors Help Neighbors To Grow*