The image features three hands of different ages reaching towards the center against a blue background. At the top is an older, wrinkled hand. Below it are two younger, smoother hands. A white double-lined chevron shape points upwards from the bottom of the page towards the hands.

Generations: Our Roots are 90 Years Deep and Growing

DART FINANCIAL CORPORATION ▲ 90TH ANNUAL REPORT 2014

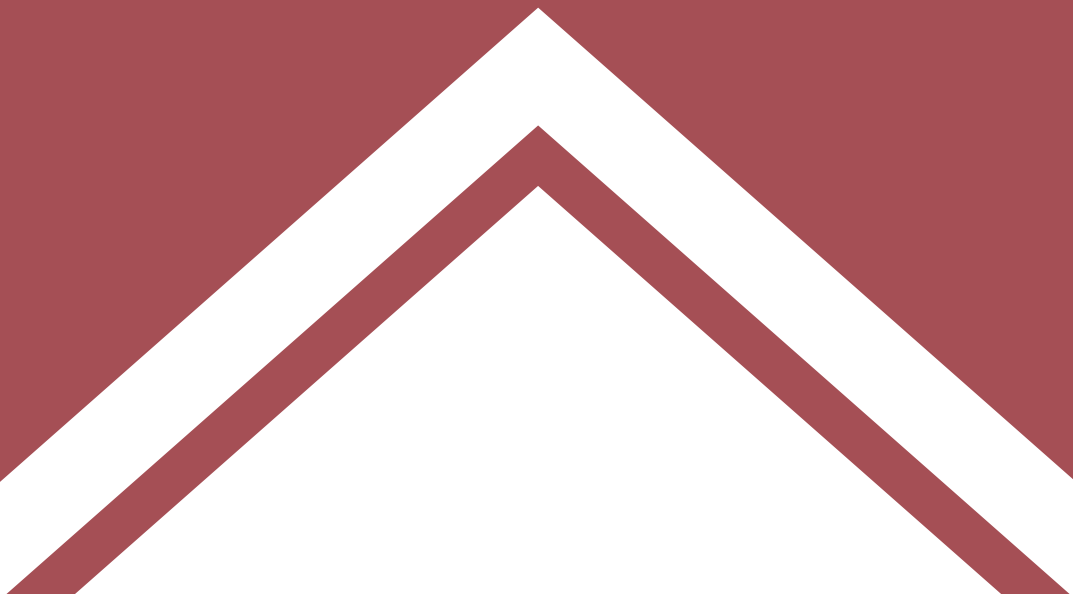
DARTBANK

Our Mission

Our primary purposes are to meet the financial needs of our banking communities, protect and increase the value of stockholders' investments and serve the community in financial and non-financial ways.

Our bank acknowledges the interdependence of all mankind in the world and reaches out beyond local areas in times of need.

We are committed to creating a workplace that nurtures the well-being and growth of our employees.



"Thanks for being there. This has been a family affair for as long as I've been alive, from my parents to me to my wife."

"I enjoy the people who work at Dart Bank. You've taken great care of me and my family for many, many years."

"I started banking with Dart Bank with my babysitting money approximately 68 years ago."

Table of Contents

| | |
|--------------------------------------------|-----|
| Mission Statement | IFC |
| Letter to Shareholders | 2 |
| Five-Year Comparative Balance Sheets | 4 |
| Five-Year Comparative Statements of Income | 5 |
| Dart Bankers | 6 |
| 2014 Management Team | 7 |
| Donations | 8 |
| Board of Directors & Dart Bank Values | IBC |

The quotes in this Annual Report come from actual comments made by Dart Bank customers in a recent online survey.

Letter to Shareholders



The year 2015 marks Dart Bank's 90th anniversary. The year just completed was an exciting one that positions us for success in the years to come. We are pleased to report a net profit of \$2,151,819 or \$1.79 per share for 2014. These results are modestly below last year's earnings per share of \$1.98 per share. The return on average equity was 7.48% compared to 8.52% in 2013.

A review of the financial statements this year needs more than the usual comment due to the effect of the expanded mortgage lending division that we refer to as the Home Loan Center or HLC. At last year's annual shareholder meeting we introduced William Hufnagel, Gerald Sambaer, and Tim Sambaer, three leaders of a talented team of forty mortgage bankers based in Lansing. Negotiations with this team were completed in April whereby they became Dart Bank employees, and increased our employee base by fifty-five percent. In July we added a mortgage lending office in Chelsea. Every person in the bank made it possible to assimilate the additional employees. Special recognition needs to be given to our information technology, human resources and accounting people. Recognition is also due to everyone on the HLC team. You can imagine the stress involved in changing employers. Flexibility and good humor were shown throughout the process. Over eight hundred mortgage loans were closed during the year ranking Dart Bank as the number one lender in Ingham County!

The modest decline in profit from the prior year is primarily due to a higher loan loss provision expense plus the costs of assimilating the Home Loan Center. In communicating our first quarter financial results we

told of the charge-off of a single, larger commercial loan. That event required some replenishment of our loan loss reserve and caused the provision for loan losses to be approximately \$245,000 greater than last year. Additionally, one-time costs for legal work along with investments in technology hardware and software and human resources related to the Home Loan Center affected profit.

Revenues and expenses during 2014 and future years will be elevated from our recent history. Generating residential mortgage loans, while profitable, is more labor intensive than generating other types of loans. With the addition of the HLC team and additional support needed in human resources and information technology our full-time equivalent headcount grew from 77 to 120. As a result compensation and benefits costs increased 83% year-over-year. These costs, however, were more than offset by an almost tripling of non-interest income to \$6.5 million. This level of non-interest income, when expressed as a percentage of average assets, places Dart Bank in the top ten of Michigan chartered banks. Two thirds of non-interest income is generated by service charges or the gain on sale of residential mortgage loans. A shift has occurred in the mix of revenues between non-interest income and the net interest margin. In 2014 non-interest income accounted for 40% of the total in comparison to a range of 18% to 22% in previous years. A characteristic of higher performing banks is a percentage of revenue that is derived from sources that are fee related rather than on the lending margin. Reliance on the net interest margin for revenue growth is challenging due to the low rate environment and increased competition for high quality commercial loans.

In our letter of a year ago we called attention to a reduction to shareholders' equity, due to changes in the Accumulated Other Comprehensive Income (Loss) line item. This was due to a decline in the value of our long-term investment securities due to the rise in interest rates in 2013. You will see this line item has moved back into positive territory in 2014. This movement is the result of the lower interest rates in 2014 and due to the restructuring of the bond holdings within the investment portfolio. Longer-term bonds with characteristics of higher volatility in a rising rate environment were sold. Proceeds were reinvested in securities that have less price risk volatility as rates rise. The bonds sold in this

restructuring process were done so at an overall gain.

A new item appears on the balance sheet this year, titled Mortgage Loans Held-For-Sale. This is our “pipeline” of residential loans that have been closed and are awaiting sale into the secondary market. These mortgage loans are under contract sales agreements and therefore carry limited financial risk. Excluding the loans held-for-sale, loans increased by 10% during 2014. Increases in residential mortgages and home equity loans this past year led to a 9.6% increase in net interest margin.

Planning continues for our new headquarters and banking office in Mason. A building committee of bank directors and senior management has been working with Mayotte Group Architects and Harmon Management, LLC on the design. The current plan calls for the construction of a 28,500 square foot building adjacent to our present facilities. We were successful in obtaining approval for Brownfield Development funding that will help defray the costs of the demolition of the buildings on the site and to pay for the remediation expenses in dealing with the contaminated materials that were found. The Brownfield funding is in the form of relief from the increase in property taxes for a period of years that would normally occur when a property has been improved. A ceremonial groundbreaking is scheduled for the 90th anniversary date of the founding of Dart Bank on April 25th with construction to be complete in the late summer of 2016. After moving in the present buildings will be removed. We are confident the new building will be something that shareholders, employees and the entire community can be proud of.

Also, we are seeking approval for full branch status of our Home Loan Center office located at 500 N. Homer Street, Lansing. This fourth banking office will position us to capture a greater share of commercial depository and loan business in the Lansing market. We will also have the ability to cross-sell depository and investment products to the many residential loan clients that pass through this office. It is our plan to obtain approval and remodel the necessary space yet this year.

Equal quarterly dividends totaling \$0.50 per share were paid to you this past year, accounting for a payout of approximately 28% of our earnings. Trading in Dart shares increased considerably over 2013 levels. Twenty-nine transactions occurred and the volume of shares trading tripled. Shares purchased to fund the needs of

the Dividend Reinvestment Plan and the Employee Stock Purchase Plan are included in these trading figures. These two share purchase programs have aided in providing liquidity to shareholders who wish to sell. If you wish to purchase additional shares outright or via the Dividend Reinvestment Plan please contact our Investors Relations Representative. The valuation of your shares as determined by CAMELS Consulting, LLC has increased in value from \$27.75 to \$29.20, an increase of 5.2% this past year.

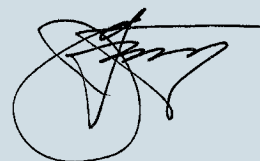
This year marks the 90th anniversary of the founding of our bank. Dart Bank and its predecessor, Dart National Bank, was founded on April 25, 1925. It is very unusual for a banking business to survive a depression, numerous recessions and the periods of consolidation our industry goes through. Through these ninety years the bank has grown and has provided service to our communities all under essentially the same name. This is something to take note of and celebrate. Harvest Creative Services, a brand development and marketing company, has been selected to help us take stock of who we are and how best to convey our strengths going forward.

The Annual Meeting of Shareholders will be held on Tuesday, March 24, 2015 at 6:30 p.m. The place of the meeting will be our Delhi-South Lansing Bank. In addition to your board of directors and members of the senior management team we will have representatives from Harvest Creative Services, Mayotte Architects, and Harmon Management. There will be plenty to talk about and refreshments to enjoy.

With warm wishes we are:



Peter Kubacki ▲ PRESIDENT & CEO



John Grettenberger ▲ CHAIRMAN OF THE BOARD



Rollin Dart ▲ CHAIRMAN EMERITUS

Five-Year Comparative Balance Sheets

| Assets | As of December 31, | | | | |
|-----------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 |
| Cash and due from banks | \$ 7,860,223 | \$ 10,587,463 | \$ 19,599,228 | \$ 12,714,501 | \$ 8,141,379 |
| Federal funds sold | 2,513,147 | 3,036,996 | 8,902,407 | 8,569,024 | 2,785,631 |
| Cash and cash equivalents | <u>10,373,370</u> | <u>13,624,459</u> | <u>28,501,635</u> | <u>21,283,525</u> | <u>10,927,010</u> |
| Interest-bearing deposits | 4,735,373 | 4,584,680 | 3,937,053 | 1,531,535 | 2,428,033 |
| Investment securities | 75,491,763 | 89,016,086 | 85,663,782 | 75,556,414 | 62,543,028 |
| Federal Home Loan Bank stock | 1,356,100 | 1,355,000 | 1,355,000 | 1,355,000 | 1,432,400 |
| Mortgage loans held-for-sale | 22,653,427 | - | - | - | - |
| Net loans | 160,882,508 | 146,245,403 | 144,056,999 | 157,478,236 | 164,596,340 |
| Premises and equipment, net | 4,270,170 | 4,043,821 | 4,239,776 | 4,463,946 | 4,608,357 |
| Accrued interest receivable | 1,073,436 | 1,138,477 | 1,085,850 | 1,233,982 | 1,129,565 |
| Foreclosed and repossessed assets | 23,223 | 301,531 | 775,304 | 968,638 | 2,370,012 |
| Bank-owned life insurance | 7,108,840 | 6,856,515 | 6,317,804 | 5,885,609 | 5,681,184 |
| Prepaid FDIC insurance premium | 46,143 | 49,624 | 348,490 | 693,095 | 1,138,450 |
| Other assets | 2,200,075 | 3,796,414 | 2,606,092 | 2,788,495 | 3,158,774 |
| | <u>\$ 290,214,428</u> | <u>\$ 271,012,010</u> | <u>\$ 278,887,785</u> | <u>\$ 273,238,475</u> | <u>\$ 260,013,153</u> |
| Liabilities and Shareholders' Equity | | | | | |
| Deposits | | | | | |
| Interest bearing | \$ 164,650,674 | \$ 165,698,067 | \$ 168,369,764 | \$ 173,508,754 | \$ 173,215,288 |
| Noninterest bearing | 64,373,066 | 56,559,582 | 54,934,016 | 46,322,657 | 39,938,498 |
| | <u>229,023,740</u> | <u>222,257,649</u> | <u>223,303,780</u> | <u>219,831,411</u> | <u>213,153,786</u> |
| FHLB advances | 28,100,000 | 21,100,000 | 25,100,000 | 24,100,000 | 22,100,000 |
| Accrued interest payable | 98,140 | 124,902 | 198,251 | 265,908 | 339,900 |
| Deferred compensation | 262,180 | 161,238 | 175,820 | 197,268 | 244,216 |
| Other liabilities | 1,805,334 | 742,157 | 1,022,714 | 1,270,251 | 387,401 |
| | <u>259,289,394</u> | <u>244,385,946</u> | <u>249,800,565</u> | <u>245,664,838</u> | <u>236,225,303</u> |
| Shareholders' equity | | | | | |
| Common stock | 17,000,000 | 17,000,000 | 17,000,000 | 17,000,000 | 17,000,000 |
| Retained earnings | 13,463,566 | 11,911,747 | 10,287,682 | 8,901,475 | 6,608,149 |
| Accumulated other comprehensive income (loss) | 461,468 | (2,285,683) | 1,799,538 | 1,672,162 | 179,701 |
| | <u>30,925,034</u> | <u>26,626,064</u> | <u>29,087,220</u> | <u>27,573,637</u> | <u>23,787,850</u> |
| Total liabilities and shareholders' equity | <u>\$ 290,214,428</u> | <u>\$ 271,012,010</u> | <u>\$ 278,887,785</u> | <u>\$ 273,238,475</u> | <u>\$ 260,013,153</u> |

Five-Year Comparative Statements of Income

| | Years Ended December 31, | | | | |
|----------------------------------------------------------------|--------------------------|--------------------|--------------------|--------------------|-------------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 |
| Interest and dividend income | | | | | |
| Loans, including fees | \$ 8,414,143 | \$ 8,223,664 | \$ 9,199,273 | \$ 10,260,476 | \$ 11,014,466 |
| Investment securities | 2,435,530 | 2,524,435 | 2,411,318 | 2,609,253 | 2,550,397 |
| Federal funds sold and other | 85,428 | 79,146 | 46,753 | 57,436 | 121,751 |
| | <u>10,935,101</u> | <u>10,827,245</u> | <u>11,657,344</u> | <u>12,927,165</u> | <u>13,686,614</u> |
| Interest expense | | | | | |
| Deposits | 887,015 | 1,330,437 | 1,768,698 | 2,287,692 | 3,591,912 |
| FHLB advances and other | 429,441 | 390,656 | 600,580 | 719,190 | 907,366 |
| | <u>1,316,456</u> | <u>1,721,093</u> | <u>2,369,278</u> | <u>3,006,882</u> | <u>4,499,278</u> |
| Net interest income | 9,618,645 | 9,106,152 | 9,288,066 | 9,920,283 | 9,187,336 |
| Provision for (reduction of provision for) loan losses | 408,600 | 163,745 | 1,116,138 | 1,019,314 | 3,577,200 |
| Net interest income after provision for loan losses | 9,210,045 | 8,942,407 | 8,171,928 | 8,900,969 | 5,610,136 |
| Noninterest income | 6,503,623 | 2,188,849 | 2,124,858 | 1,760,403 | 2,070,434 |
| Noninterest expenses | | | | | |
| Compensation and benefits | 8,510,072 | 4,656,994 | 4,233,348 | 4,240,379 | 3,709,545 |
| Occupancy and equipment | 1,361,638 | 939,314 | 1,214,261 | 1,168,936 | 1,157,702 |
| Office supplies | 123,835 | 110,716 | 117,542 | 110,353 | 123,399 |
| Charitable contributions | 93,973 | 98,874 | 94,353 | 71,953 | 65,477 |
| Other | 2,857,331 | 2,373,293 | 2,756,075 | 2,299,425 | 2,453,519 |
| | <u>12,946,849</u> | <u>8,179,191</u> | <u>8,415,579</u> | <u>7,891,046</u> | <u>7,509,642</u> |
| Income(loss) before federal income taxes | 2,766,819 | 2,952,065 | 1,881,207 | 2,770,326 | 170,928 |
| Federal income tax (benefit) expense | 615,000 | 578,000 | 195,000 | 477,000 | (310,000) |
| Net income | <u>\$2,151,819</u> | <u>\$2,374,065</u> | <u>\$1,686,207</u> | <u>\$2,293,326</u> | <u>\$480,928</u> |

Dart Bankers

| | YEARS OF SERVICE | | YEARS OF SERVICE | | YEARS OF SERVICE |
|--------------------|------------------|--------------------|------------------|----------------------|------------------|
| Scott Abramowski | | Ron Harke | 5 | Sheila Pawlowski | 8 |
| Norene Akom | 46 | Kim Harless | 9 | Sandi Petherbridge | 6 |
| Shannon Arnett | 6 | Jena Hazlewood | 2 | Lori Pfoost | 2 |
| Trina Austin | 14 | LeeAnn Henson | | Audra Prael | |
| Angele Bancroft | 1 | Laurence Howe | 16 | Rachel Presley | 2 |
| Sam Beever | | Mark Howe | 29 | Jill Raab | 16 |
| Stefani Bertrand | 11 | William Hufnagel | 15 | Sally Rae | 37 |
| Morgan Blackburn | 1 | Connie Ireland | 8 | Amelia Redman | |
| Michael Bleicher | 3 | Janice Jacobs | 8 | Jessica Rieke | |
| Amber Boyce | | Linda Jones | | Tammy Robinson | 15 |
| Danielle Boyle | 3 | Joe Joseph | 15 | Will Robinson | 15 |
| Carrie Breslin | 2 | Tammy Kennon | 6 | Kylie Rogers-Strahan | 2 |
| Barb Brevick | 4 | Eric Kibbey | 1 | Patty Ruedisueli | 2 |
| Colleen Briggs | 35 | Natasha Kirchmeier | 12 | Connie Russell | 10 |
| Karen Brook | 8 | Nancy Knight | 1 | Lori Sallek | 10 |
| Pennie Brownlee | 12 | Cami Kocsis | 2 | Gerald Sambaer | 15 |
| Danielle Bull | 1 | Mark Koepf | | Joe Sambaer | 11 |
| Elfi Cairns | 13 | Renee Kolar | | Timothy Sambaer | 15 |
| Jeri Calabrese | 1 | Julie Konen | 5 | Amy Schafer | 1 |
| Jennifer Campbell | 9 | Peter Kubacki | 7 | Jason Sheridan | |
| Michelle Carpenter | 22 | Sherry Kubat | | Cheryl Sherrell | |
| Aron Clark | 13 | Richard LaPratt | | Cassandra Short | 1 |
| Bryan Clark | 15 | Stephanie LaPratt | 14 | Alisha Sorensen | 1 |
| Hillary Coleman | 1 | Devin Lavengood | 8 | Diana Soule | 1 |
| Debbie Collins | 2 | Nanette Listing | 9 | Andrea Spitzer | 3 |
| Scott Cornell | 9 | Emily Lumley | 3 | Karla Spoor | 34 |
| Doug Crips | 7 | Zoe Luther | | Ron Sprayman | 2 |
| Lori Crooks | 3 | Ben Macaluso | 2 | Melanie Squires | 3 |
| Cindy Crouner | 2 | Deb Mack | 5 | Emily Taschner | |
| Andrea Daniel | 1 | Sally Mangles | 16 | Bob Telfer | 13 |
| Melanie Dart | 9 | Jennifer Marsh | 3 | Mary Tressel | 17 |
| Rollin Dart | 52 | Casie Mason | 1 | Michael Unkovich | 5 |
| Valerie Dikeman | 2 | Judy Mason | 6 | Konnie VanGeertruy | 5 |
| Tammy Dorin | 1 | Paul McCaffrey | 2 | Roxann Viera | 7 |
| Angela Dunn | 11 | Vicie McClung | 17 | Kendra Waldie | 8 |
| Mindy Edmunds | | Brenda Miloser | 5 | Kevin Waldie | 6 |
| Kristen Elrod | | Becky Moore | 11 | Tamica Walker | 2 |
| Mark Emmert | 10 | John Morris | 9 | Heather Walters | 14 |
| Ed Evert | 12 | Jessica Murnen | | Elizabeth Watkins | |
| David Farhat | 12 | Jon Mykala | | Susan Webster | 6 |
| Janice Floria | 6 | Aubrey Orr | 2 | Autumn Welk | 1 |
| Tom Hacker | 5 | Tara Owens | 16 | Jim Young | |
| Cindy Hamilton | 9 | Charles Parker | 5 | Susan Zivic | 8 |

Dart Bank Management Team

Trina Austin
ASSISTANT MANAGER
HOLT OFFICE

Colleen Briggs
CONSUMER LOAN OFFICER/
CRA OFFICER

Danielle Bull
CREDIT MANAGER

Michelle Carpenter
BUSINESS SERVICES OFFICER

Bryan Clark
PRODUCTION MANAGER

Scott Cornell
VICE PRESIDENT/
IT OFFICER

Cindy Crouner
ASSISTANT VICE PRESIDENT
GRAND LEDGE OFFICE MANAGER

Rollin Dart
CHAIRMAN EMERITUS,
COMMUNITY RELATIONS OFFICER

Melanie Dart
BUSINESS DEVELOPMENT ASSOCIATE

Mindy Edmunds
ASSISTANT MANAGER
GRAND LEDGE OFFICE

Mark Emmert
VICE PRESIDENT/
SPECIAL ASSETS OFFICER

Cindy Hamilton
VICE PRESIDENT/
LOAN DEPARTMENT ADMINISTRATOR

David Farhat
QUALITY ASSURANCE MANAGER

Kim Harless
ASSISTANT VICE PRESIDENT
HOLT OFFICE MANAGER

Mark Howe
VICE PRESIDENT/
COMMERCIAL LENDER

William Hufnagel
PRESIDENT OF MORTGAGE
BANKING OPERATIONS

Joe Joseph
SENIOR MORTGAGE BANKER

Natasha Kirchmeier
ACCOUNTING OFFICER

Peter Kubacki
PRESIDENT & CEO

Devin Lavengood
VICE PRESIDENT/
COMMERCIAL-AG LENDER

Nanette Listing
ASSISTANT VICE PRESIDENT/
OPERATIONS OFFICER

Debra Mack
VICE PRESIDENT/
CHIEF FINANCIAL OFFICER

Jennifer Marsh
VICE PRESIDENT/COMMERCIAL LENDER

John Morris
VICE PRESIDENT/
COMMERCIAL LENDER

Tara Owens
SECONDARY MARKET MANAGER

Charles Parker II
ASSISTANT VICE PRESIDENT/
SPECIAL ASSETS WORKOUT OFFICER

Lori Pfof
MASON OFFICE MANAGER

Sally Rae
EXECUTIVE VICE PRESIDENT

Gerald Sambaer
CHIEF FINANCIAL OFFICER/
MORTGAGE BANKING OPERATIONS

Timothy Sambaer
CHIEF OPERATIONS OFFICER/
MORTGAGE BANKING OPERATIONS

Karla Spoor
VICE PRESIDENT/HUMAN RESOURCES

Melanie Squires
ASSISTANT MANAGER
MASON OFFICE

Mary Tressel
SPECIAL ASSETS OFFICER

Kevin Waldie
COMPLIANCE/AUDIT/BSA OFFICER

Susan Webster
VICE PRESIDENT/
LOAN OPERATIONS OFFICER



Donations 2014 (partial list)

| | |
|-----------------------------------------|---------------------------------------------|
| ALZHEIMER'S ASSOCIATION | THE HUNDRED CLUB |
| AMERICAN CANCER SOCIETY | JUNIOR ACHIEVEMENT |
| AMERICAN RED CROSS | LANSING AREA SAFETY COUNCIL |
| BOY SCOUTS OF AMERICA | LANSING COMMUNITY COLLEGE FOUNDATION |
| CAPITAL AREA COMMUNITY SERVICES, INC. | LANSING SYMPHONY ORCHESTRA |
| CAPITAL AREA HUMANE SOCIETY | LOAVES & FISHES MINISTRY |
| CARE | MASON AREA HISTORICAL SOCIETY |
| CAREFREE MEDICAL AND DENTAL | MASON PUBLIC SCHOOLS EDUCATIONAL FOUNDATION |
| CHILD AND FAMILY SERVICES (ANGEL HOUSE) | MEALS ON WHEELS |
| CHILDREN'S MIRACLE NETWORK | MICHIGAN HARVEST GATHERING |
| CHOSEN VISION | MOTHER TERESA HOUSE |
| CHURCH WORLD SERVICE | MUSCULAR DYSTROPHY ASSOCIATION |
| CITY RESCUE MISSION OF LANSING | OAK PARK YMCA |
| DOCTORS WITHOUT BORDERS | OLD NEWSBOYS ASSOCIATION |
| EATON COMMUNITY PALLIATIVE CARE | PRISON FELLOWSHIP MINISTRIES |
| GRAND LEDGE EMERGENCY ASSISTANCE | SALVATION ARMY |
| GRAND LEDGE EDUCATION FOUNDATION | SIREN/EATON SHELTER |
| GRAND LEDGE FOOD BANK | SOUTH SIDE COMMUNITY KITCHEN |
| GRAND LEDGE MUSIC BOOSTERS | UNITED WAY |
| GREATER LANSING HOUSING COALITION | VOLUNTEERS OF AMERICA |
| HABITAT FOR HUMANITY | WKAR PUBLIC RADIO |
| HAVEN HOUSE | WORLD VISION |
| HIGHFIELDS | YOUNG LIFE |
| HOLT COMMUNITY FOOD BANK | YOUTH HAVEN RANCH |
| HOLT EDUCATION FOUNDATION | |

Board of Directors



John O. Grettenberger
CHAIRMAN



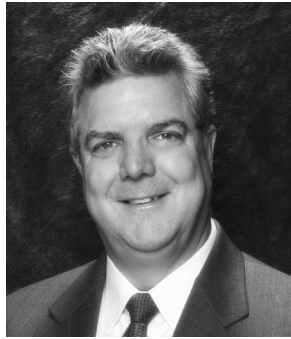
Melanie S. Dart
VICE CHAIRMAN



Peter A. Kubacki
PRESIDENT & CEO



Kira Carter-Robertson



Mark S. Henne



Blake D. Mulder



John L. Noud



Darwin L. Shaver

DART BANK VALUES

Community ▲ Hard Work ▲ Honesty ▲ Integrity ▲ Loyalty
Relationships ▲ Respect ▲ Stability ▲ Teamwork



DARTBANK

Mason

368 S. Park Street
P.O. Box 40
Mason, MI 48854
517.676.3661

Holt / S.Lansing

2469 N. Cedar Street
Holt, MI 48842
517.694.5083

Grand Ledge

1020 Charlevoix Drive
Grand Ledge, MI 48837
517.622.3278

Home Loan Center

500 N. Homer
Lansing, MI 48912
517.676.3661

www.dartbank.com