BEYOND ADVICE

OUR COMMITMENT

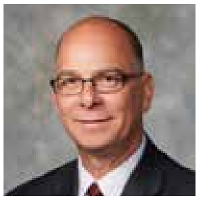
Your world is shaped by bigger events than those on Wall Street. That's why we're driven by what's happening on *your* street, and in *your* life. At Arbor Trust Wealth Advisors, going Beyond Advice—and the expected—means your client experience is a direct reflection of our dedication to making your hopes and dreams a reality. Our connection to you is both professional and personal; we sit face to face with you, not just as highly credentialed financial experts, but also as totally engaged people committed to helping you achieve what's most important to you and your family. Turn to us for an integrated approach that seamlessly encompasses financial planning, trust and estate planning and administration, investment strategies, risk and liability mitigation, tax strategies, philanthropic endeavors and more. We are here to further your wealth—and to deepen your understanding of it.

OUR MISSION

Our goal is simple and straightforward: to be THE trusted Wealth Advisor for each of our clients. We achieve this by striving to help you define and pursue your most important financial goals, protecting and enhancing your wealth through sound and informed investment solutions, and through our steadfast commitment to providing the highest level of personalized service. Our hard-working, humble and objective approach to providing you with quality advice is the hallmark of our firm.

ArborTrust
WEALTH ADVISORS

OUR TEAM



Gary D. Haapala

Managing Partner, Senior Financial Advisor

Gary put 30 years of financial experience behind providing strategic planning and wealth management advice to clients, managing Firm operations and serving on the Investment and Fiduciary Committees. Prior to Arbor Trust he was President of Wealth Management at United Bank & Trust; Regional Manager and VP in the Private Client Group at Fifth Third Bank; and Group Manager, First Vice President, Institutional Trust at Comerica Bank. Gary earned his BBA with a concentration in Finance from Eastern Michigan University. He lives in Howell with his wife, Mary Jo and their three children, and is an active volunteer with organizations for people with disabilities.

Carol A. Sewell, J.D.

Partner, Senior Financial Advisor

An attorney in estate planning and estate tax law and the Firm's Fiduciary Committee chair, Carol's fiduciary oversight experience—including trust and estate administration—provides the Firm's clients with advice on intergenerational wealth transfer and estate planning strategies. She was formerly an attorney at Koley Jessen, P.C., as well as a Senior Vice President of Trust Administration at United Bank & Trust. Carol graduated from Oklahoma State University with a BS in Finance with double minors in Accounting and Commercial Bank Management, and earned her J.D. from Wayne State University Law School. She is Founder and President of the Sewell Scholarship Foundation and active in local charitable organizations, and lives in Ann Arbor and enjoys traveling, photography and home improvement.

Kristi S. Harvey

Executive Assistant

An executive assistant with 25+ years of experience, Kristi is an integral part of the Firm's team serving as executive support to the Senior Financial Advisors and delivering superior client service. She also serves as the Firm's office manager. Kristi's prior experience includes executive support at Key Bank and United Bank & Trust and also as the compliance liaison for LPL during her tenure at United Bank & Trust. Kristi holds a degree in accounting and is a notary public. She lives in Grass Lake and enjoys home improvement, quilting, raising her beloved llamas and traveling. In her spare time Kristi is a Red Cross Disaster Services volunteer.

James W. Winslow, CFP™

Partner, Senior Financial Advisor

A CERTIFIED FINANCIAL PLANNER™ professional with 20+ years of experience and member of the Firm's Investment Committee, Jim leads the firm's financial planning efforts, and also focuses on client management, investment strategies and investment management. Prior to Arbor Trust, he was with United Bank & Trust. Jim earned his Bachelors of General Studies with a concentration in Marketing and Spanish from the University of Michigan, and holds a MS in Financial Planning from the College for Financial Planning. He lives in Saline with his wife E.J. and their three boys, and enjoys golf, running and coaching youth soccer.

Charles N. Waterhouse

Partner, Senior Financial Advisor

Charlie combines 35 years of financial industry and business executive experience. The former CEO of Guaranty Federal Savings Bank and CFO of Arcadia Bank & Trust, he heads up the Firm's Investment Committee, focusing on investment management, investment strategies and solutions development. He was formerly Vice President & Senior Financial Advisor at United Bank & Trust and Vice President, Employee Benefits Trust Office at Huntington Bank. Charlie graduated from the University of Michigan with a Bachelors of General Studies with concentrations in Economics and Accounting. He lives in Ann Arbor with his wife Diane and has two grown children. He enjoys golf, cycling, hiking, cooking and music.

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To learn more about how we strive to exceed your expectations by going beyond advice, we invite you to contact us.

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