

---

## PRESS RELEASE

---

For Immediate Release  
October 24, 2024

### MCCARTHY RETIRES AFTER 23 YEARS; LOWING NAMED CHAIRMAN



*McCarthy (left) with new Chairman Lowing (right)*

LUDINGTON, MI—Dennis B. McCarthy retired on October 15th after 23 years of devoted service as West Shore Bank's Board Chairman. McCarthy served as Chairman for nine of his twenty-three years on the Board.

Dennis is President of Blarney Castle Oil Co. and works from its Bear Lake, Michigan headquarters. In addition to serving on the West Shore Bank Board, Dennis has served on many committees and organizations, some of which include both the Cheboygan Chamber and the Manistee Chamber of Commerce, past President of the Portage Lake Association and past President of the Michigan Petroleum Association in Lansing, Michigan.

Under his leadership, Dennis has played a pivotal role in guiding West Shore Bank through significant growth and transformation. Throughout his tenure, McCarthy has been a strong proponent of Community Banking. As a community cornerstone, he exemplifies dedication to excellence and a fierce passion for business that inspires us all.

*"We would like to take this opportunity to express our deepest gratitude for Dennis B. McCarthy on all his hard work and dedication to West Shore Bank over the past 23 years," affirmed Ray Biggs. "Under his guidance, we have achieved remarkable milestones and will continue to build upon the strong foundation Dennis laid for West Shore Bank."*

Bruce Lowing, appointed as the Chairman of the Board of Directors effective October 15<sup>th</sup> is the former CEO and President of Hardman Construction, Inc. in Ludington. Lowing has been on the Board since March 2017. He was inducted into the Michigan Technological University Academy of Civil and Environmental Engineering in 2017 and the Michigan Construction Hall of Fame in 2021.

###