

**Oxford Bank Investing in Education**  
**One Classroom at a Time**



Oxford Bank has created an ongoing partnership with local high schools to provide a unique financial awareness course developed specifically for high school students. This interactive program is designed to teach young adults how to access and manage credit responsibly. "How To Do Your Banking" is a seven-lesson course in banking skills taught by high school faculty as a supplement to their regular curriculum.

Oxford Bank is excited to be part of this program. Jeffrey Davidson, President and CEO said, "We pride ourselves in supporting our local communities and we sensed that there is a real need to reach out to young adults and provide them with valuable money management training." He adds, "As students learn these money and debt management skills, everyone will benefit – the kids, their parents and the community. Oxford Bank is committed to educating local students by emphasizing real life financial skills and we believe that by sponsoring "How To Do Your Banking" our young adults are better prepared for life after high school."



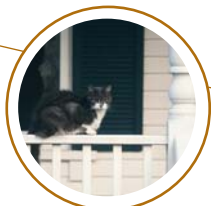
Pictured above:  
Debbie Hansen, Assistant Vice  
President and Branch Manager, Oxford  
Bank Clarkston office; Tony Lasher,  
Oxford Bank Marketing Director;  
and Sally Dickenson of Goodrich  
High School

In cooperation with Cemark, Inc., a Virginia-based company that developed the "How To Do Your Banking" program, Oxford Bank will be providing all program materials at no cost to the schools. The comprehensive program includes student workbooks, a teacher's guide and a classroom video for each participating high school class. "These students are our future and we want to reward them with the tools they need to prepare for financial success," said Tony Lasher, Marketing Director for Oxford Bank.

The course is designed to teach the following personal finance lessons:

- How to define and reach financial goals.
- The importance and "how to" of budgeting.
- How to save as a strategy to reach goals.
- How to use ATMs safely and responsibly.
- Everything about checking accounts.
- How to get and keep good credit.
- How to apply for a loan.

The participating high schools to date include Clarkston, Davison, Dryden, Goodrich, Lake Orion, Oxford and



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Romeo. The course also utilizes video activities, a CD exercise, interactive case study problems, and role play simulations. Oxford Bank is also encouraging its employees to become guest speakers at participating high schools to lend professional banking expertise and answer any questions the students may have.

The faculty and students at Goodrich High School recently experienced their first “How To Do Your Banking” course led by Oxford Bank Assistant Vice President, Debbie Hansen. Mrs. Sally Dickinson, a business teacher at Goodrich High School, is extremely happy with the lesson plans. “This is a fun program and it really helps to reinforce the things we discuss in class. It’s good that the students are getting an early introduction to finances.”

The University of Michigan recently revealed that 80% of high school students actually want instruction in financial matters. Morgan Valko, a freshman at Goodrich and one of the first classroom participants in the “How To Do Your Banking” program, was happy that her high school offered the program in her business class. “This is very informative and it really makes a lot of sense to learn all this banking information now. I learned so much in the first few lessons that I should be ready to open my own checking account soon,” remarked Valko.

Recent surveys indicate that teenage consumers spend an average of \$103 per week and that only 7% of all teenagers can balance a checkbook. “Today’s teens need to know how to handle their finances because it will obviously have a big impact on their lives,” says Lasher.

According to an MSNBC survey, nearly 94,000 people under the age of 25 filed for bankruptcy last year. Lasher states, “We hope that by sponsoring this program we are reaching out to our young people and teaching them sound financial skills that they can use for the rest of their lives.” Adds Lasher, “By sponsoring ‘How To Do Your Banking’ we are really bringing Oxford Bank into the classrooms of the communities we live and work in. And that is what we are all about at Oxford Bank – serving the communities in which we provide banking services.”



Pictured above:  
Speaker - Debbie Hansen, Assistant  
Vice President and Branch Manager,  
Oxford Bank Clarkston office



Pictured above:  
Morgan Valko of Goodrich High School

