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1010 S. Main Street | Chelsea, MI | 48118

Monday, September 28, 2026

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**CHELSEA STATE BANK WELCOMES JOE OSINSKI TO COMMERCIAL BANKING TEAM**

**Monday, September 28, 2026: CHELSEA, MI:** Chelsea State Bank is pleased to announce that Joe Osinski has joined its Commercial Banking Team as a Commercial Banking Officer, bringing strong credit experience, commercial real estate knowledge, and a deep commitment to the local community.

Osinski joins Chelsea State Bank with a strong background in community banking and commercial credit. He spent seven years with Bank of Ann Arbor as a Credit Analyst and Senior Credit Analyst before joining Old National Bank, where he served as a Commercial Real Estate Portfolio Manager and Underwriter. In that role, he assisted with investment real estate loan requests of up to \$25 million and supported ongoing portfolio management.

"We are excited to welcome Joe to the Commercial Banking Team at Chelsea State Bank," said Tom DuMont, Senior Vice President at Chelsea State Bank. "His credit background, industry knowledge, and experience in investment real estate will be a tremendous asset to the bank and to the customers and communities we serve."

A 2018 graduate from Eastern Michigan University, Osinski earned a Bachelor of Business Administration in Finance and was a member of the university's football team.

"I am proud to join Chelsea State Bank and contribute to a team that is known for relationship-based banking and local decision-making," said Osinski. "I look forward to working with business owners, real estate investors, and community partners to support continued growth throughout the area."

A lifelong Ann Arbor resident and Pioneer High School graduate, Osinski continues to live in the Ann Arbor area. Outside of banking, he enjoys playing guitar and piano, watching football, and spending time outdoors with his Chocolate Lab, Bear. He is also active in the community, including preparing meals at Food Gatherers Warehouse, volunteering with United Way, and formerly served as a volunteer football coach with Saline High School.



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### **About Chelsea State Bank**

Chelsea State Bank is a full-service financial institution with offices in Chelsea, Dexter, and Jackson. The Bank was formed over 125 years ago by local business leaders to provide timely financial solutions to individuals, families, and businesses in the community. This tradition of community service continues today. For more information, please call 734.475.1355 or visit [www.chelseastate.bank](http://www.chelseastate.bank). Member FDIC.

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*Joe Osinski, Commercial Banking Officer, Chelsea State Bank*