



November 8, 2005

Fentura Financial, Inc. (Fentura) recently completed an investment in a newly formed Michigan bank. Following action by the Board of Directors, Fentura became a minority investor in North Star Financial Holdings, Inc. (North Star) headquartered in Bingham Farms Michigan. North Star is the holding company for NSTAR Community Bank also of Bingham Farms, which opened for business in September of 2005.

In connection with the Fentura investment, Fentura's subsidiary bank, The State Bank headquartered in Fenton, Michigan will provide various loan services to assist NSTAR Community Bank in meeting the loan needs of its customers. Similar arrangements may be made in the future for The State Bank to provide services for other financial products and services shared between the two banks.

According to Donald L. Grill, President and CEO of Fentura, "This is our fourth investment arrangement with newly formed Michigan banks. These unique banking arrangements exhibit Fentura's expanding support of community banking in Michigan, by creating an environment, which encourages community banks to partner with other community banks and/or Fentura subsidiaries. We believe that by working together, we can expand our product offerings, achieve operating efficiencies and improve the performance and profitability of the participating banks and bank holding companies."

Fentura Financial, Inc. is a bank holding company headquartered in Fenton, Michigan. Subsidiary banks include The State Bank headquartered in Fenton with offices serving Fenton, Linden, Holly, Grand Blanc, and Brighton; Davison State Bank headquartered in Davison, Michigan with offices serving Davison and Goodrich; and West Michigan Community Bank headquartered in Hudsonville, Michigan with offices serving Hudsonville, Holland, Jenison, and Grandville. Fentura Financial, Inc. shares are traded over the counter under the FETM trading symbol.