



CHEMICAL BANKSM

For Immediate Release

For further information

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**CHEMICAL BANK WARMS HANDS AND HEARTS WITH
MITTENS FOR MICHIGAN CAMPAIGN**

Public encouraged to donate mittens for needy Michigan residents

MIDLAND, Mich., November 6, 2008 - This week, Chemical Bank launched the “Mittens for Michigan” campaign, a winter-long drive to collect new and gently used mittens, gloves, hats and scarves for needy Michigan individuals and families. Collection boxes are located at all 129 full-service banking offices in 31 counties throughout the Lower Peninsula.

“Our heart is in this state and with the people of Michigan,” said Chemical Bank Chairman, President, and CEO David B. Ramaker. “We’re committed to finding ways - large and small - to help the people of the Michigan communities where we’ve done business for over 90 years.”

Chemical Bank has partnered with local United Way, Junior Achievement and other charitable organizations across the state to distribute the donations periodically throughout the campaign. The drive will run through the remainder of the fall and winter months and will be supported by in-branch posters, flyers, and Web ads that encourage the public to join Chemical Bank in “Warming Hands. And Hearts.”

“The United Way is proud to partner with Chemical Bank in its Mittens for Michigan Program. This program aligns perfectly with United Way’s mission to improve lives by mobilizing the caring spirit of our community,” stated Ann Fillmore, Executive Director of United Way of Midland County. “Providing warm mittens to those in need during the upcoming winter months epitomizes the compassionate spirit of our community and demonstrates Chemical Bank’s commitment to Live United within the community. United Way will ensure that these mittens are distributed to families with the greatest need through our partner agencies throughout Michigan.”

“Mittens for Michigan” is an outgrowth of Chemical Bank’s larger “Made in Michigan” branding campaign launched last summer to stimulate optimism and pride in living, working and doing business in the State of Michigan. The public can find more information and a list of branch locations at www.chemicalbankmi.com.

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Chemical Financial Corporation is the third largest bank holding company headquartered in Michigan. The company operates through a single subsidiary bank, Chemical Bank, with 129 banking offices spread over 31 counties in the lower peninsula of Michigan. Chemical Financial Corporation common stock trades on The NASDAQ Stock Market under the symbol CHFC and is one of the issues comprising the NASDAQ Global Select Market. Member FDIC.