Charles Stoddard began his banking career at the age of 16 as a teller in the summers with Michigan National Bank. After having graduated from Michigan State University, Charles went on to Harvard Business School where he received a MBA degree. After graduate school, Charles worked his way up in the world of banking starting out in Citibank in New York City, moving to an investment firm in Los Angeles and then moving to Grand Rapids where he worked for Michigan National Bank where he eventually became President. In 1987 he founded Grand Bank where he was CEO and Chairman. He retired in 2002 following a merger between Grand Bank and Macatawa Bank.