Mi SHAREHOLDER NEWSLETTER

Q2 2026

RECORD INCOME. STRONGER PROFILE.

Mi BANK is pleased to share our results for the second quarter of 2026.

Our performance produced record income, an improved earnings profile, and a more durable balance sheet. This was the result of expanded margins, a more productive asset mix, and a reduction in operating costs.

Total assets declined from the peak at year end, the result of seasonal activity in our deposit portfolio and deliberate decisions to create a more profitable balance sheet. This strengthens our capital position and provides greater flexibility for future growth.

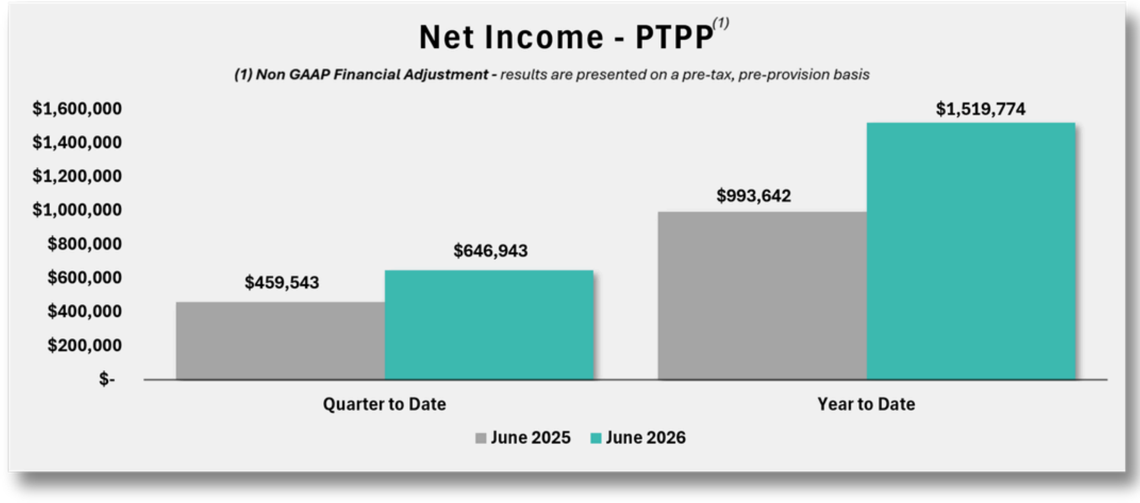
Our priority for the remainder of the year continues to be delivering on our strategy of building shareholder value by producing strong results. We remain focused on improving the core fundamentals, generating strong earnings growth, and maintaining a disciplined approach to managing the balance sheet.

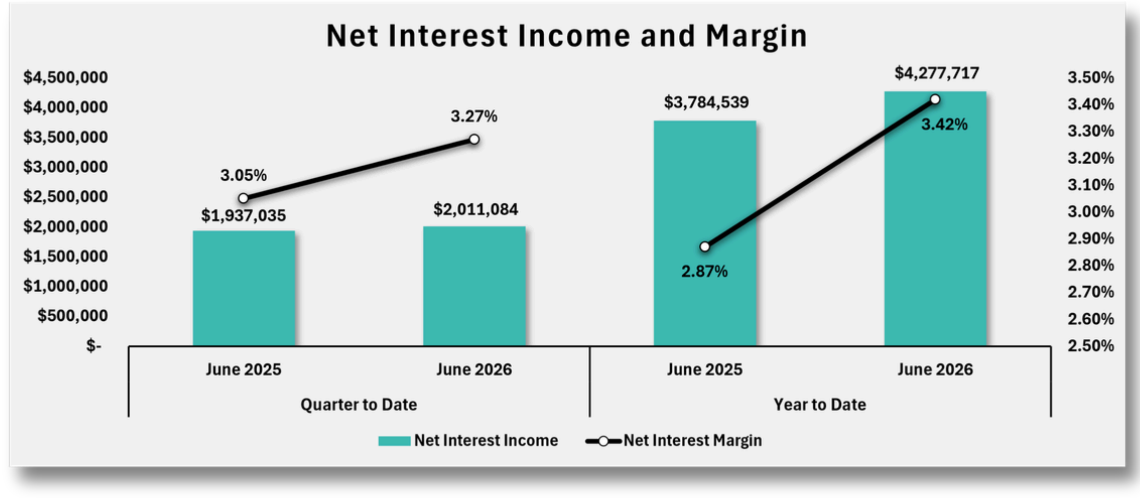
We appreciate your support of Mi BANK and look forward to connecting with you.

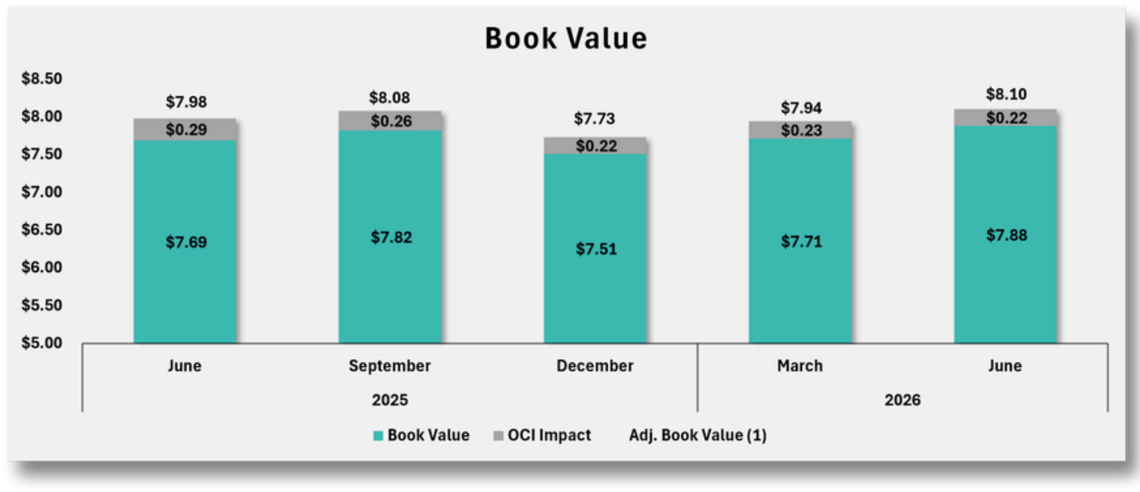
Jenny Meier

Jenny Meier
President & CEO

PERFORMANCE TRENDS







WELCOME SAMANTHA AND YULIIA

Samantha Schemm
Director of Technology

Yuliia Humeniuk
Branch Specialist

We are pleased to welcome Samantha Schemm, our new Director of Technology, and Yuliia Humeniuk, our new Branch Specialist, to the Mi BANK team!

Following the recent retirement of our Director of IT, Samantha has stepped into this key role, overseeing the technology systems, resources, and solutions that support our employees, protect our systems, and strengthen our daily operations and client experience.

In her role as Branch Specialist, Yuliia will support branch operations and assist clients with their day-to-day banking needs, helping us continue to provide attentive and efficient service that sets us apart.

We are excited to have Samantha and Yuliia on our team and are confident they will each make a meaningful impact in their new roles.

TAP. PAY. GO.

We are pleased to share that contactless debit cards are now available at Mi BANK, giving our clients another fast, convenient, and secure way to make everyday purchases.

All new and replacement personal and business debit cards now include contactless technology, while clients with existing cards will receive their upgraded card over time based on its expiration month.

Learn More

PERSONALIZED GUIDANCE AT EVERY STEP

We know that obtaining a mortgage can be a daunting process and having the right partner can make all the difference. Maggie Currier provides knowledgeable, personalized guidance throughout the lending process, helping you understand your options and move forward with confidence.

Whether you're purchasing your first home, moving into a new one, or looking to refinance, Maggie is here to help you every step of the way.

Ready to get started? Click the button below or contact Maggie today!

Get Started Today

CURRENT RATES

30 YEAR FIXED	Rates as low as: **6.625%** **6.782% APR***
15 YEAR FIXED	Rates as low as: **5.875%** **6.127% APR***

JUMBO RATES AVAILABLE
please contact me for more information.

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NMLS #407819

Mi BANK
Built For Business
NMLS #1856222

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