

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.

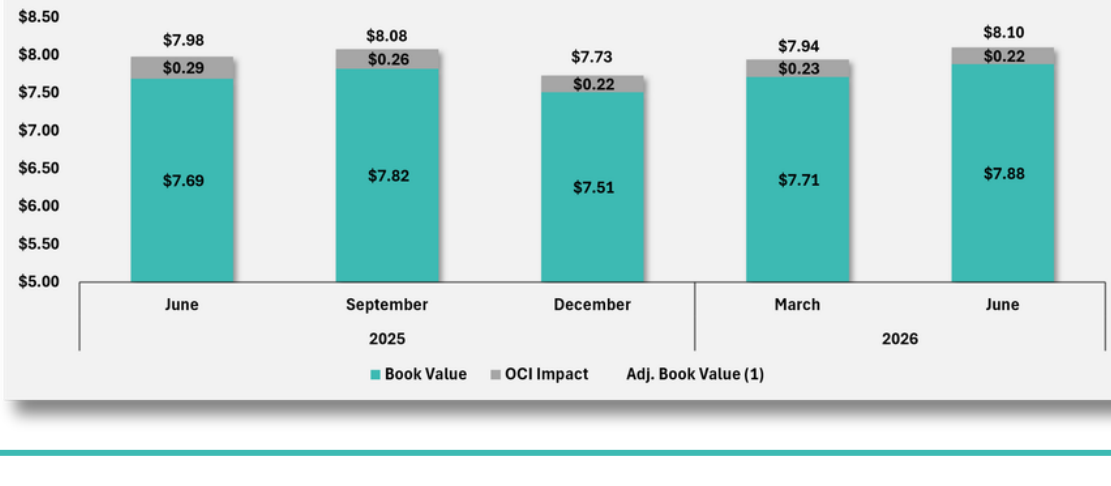
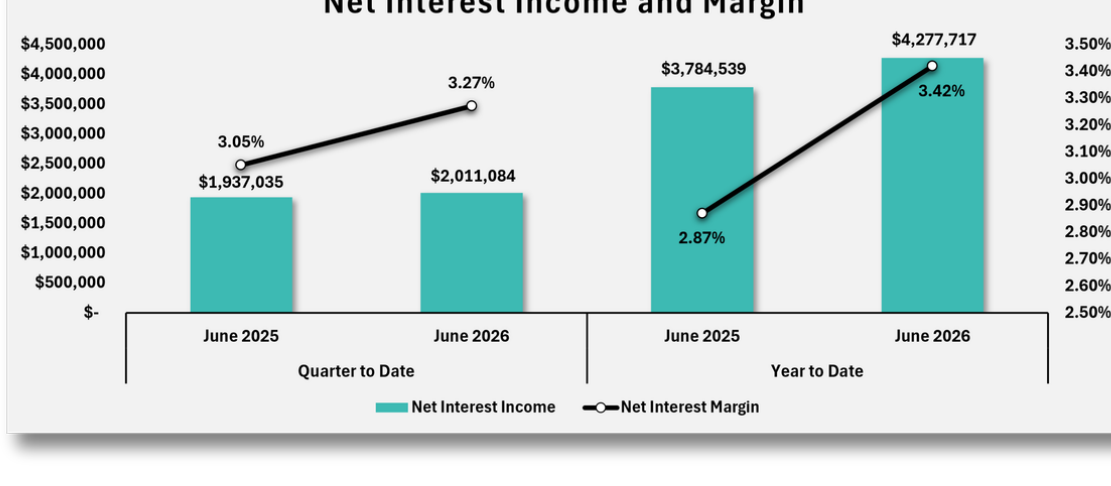
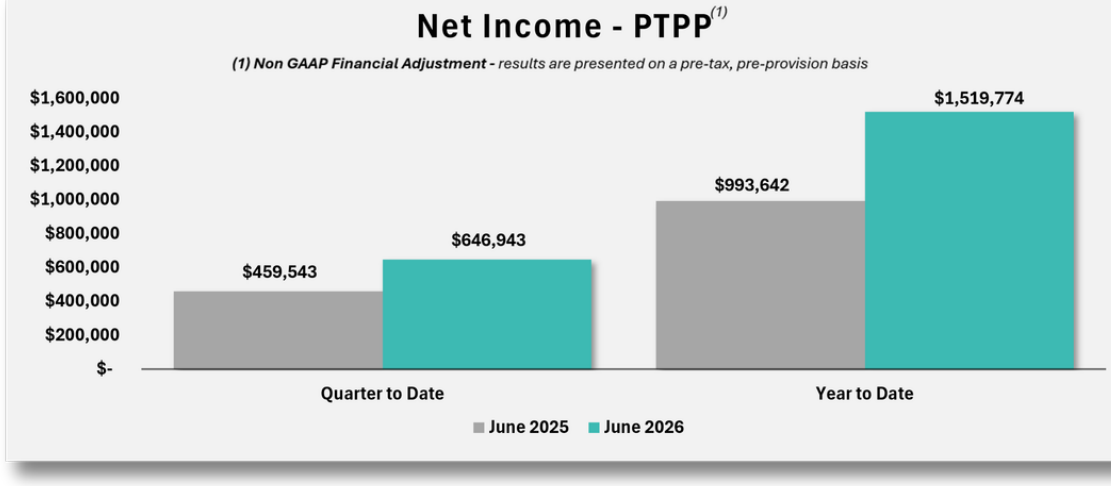
Our priority for the remainder of the year continues to be delivering on our strategy of building shareholder value by producing strong results. We remain focused on improving the core fundamentals, generating strong earnings growth, and maintaining a disciplined approach to managing the balance sheet.

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 Carrier 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.

Maggie Carrier
Private Banker
248.762.1508
mcurrier@mi.bank
NMLS #407819

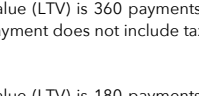
Mi
BANK

Built For Business

NMLS #1856222

Want to stay informed about our latest mortgage rates and offers?
Join our mailing list to receive updates directly in your inbox.

[Join Our Mailing List](#)



*Annual Percentage Rate (APR) may vary depending on credit quality of borrower, down payment/equity, loan amount and terms. All loans subject to credit and collateral approval. Mortgage rates shown are based on a 30 day lock for a primary residence. Rates are current as of August 13, 2026, and are subject to change. Annual Percentage Rates calculated based on \$3,200.00 in fees, other fees may apply. For loans with less than 20% down payment, borrower paid mortgage insurance may apply. All loans are subject to additional terms and conditions. Minimum credit score of 740 required for the advertised rates. Please consult a Loan Officer for complete details.

Loan Examples:
30-Year Fixed-Rate Mortgage: The payment on a \$200,000 30-Year Fixed-Rate Loan at 6.625% and 80% loan-to-value (LTV) is 360 payments of \$1,280.62 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 6.782% based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.
15-Year Fixed-Rate Mortgage: The payment on a \$200,000 15-Year Fixed-Rate Loan at 5.875% and 80% loan-to-value (LTV) is 180 payments of \$1,674.24 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 6.127% based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.