

SHAREHOLDER NEWSLETTER

Q3 2025

MI
BANK

MI
BANK

STRENGTH, STABILITY, AND STRATEGIC PROGRESS

The Bank reported strong third-quarter results, driven by an expansion in margin, additional non-interest income, and better operating efficiency. On an adjusted basis (Pre-tax, Pre-Provision), this quarter's performance represents record earnings, a direct result of improved fundamentals and the dedicated efforts of the Mi BANK team in building strong loan and deposit relationships with our clients.

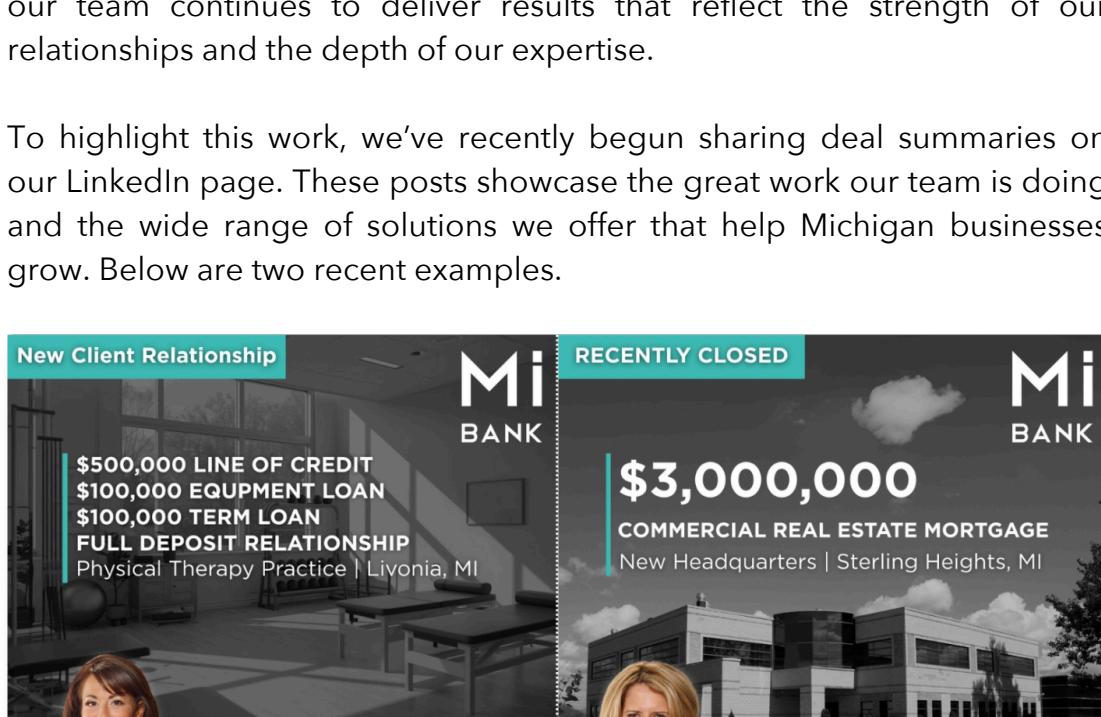
During the period, asset balances declined as part of a strategic decision to optimize resources and position the institution for long-term success. The bank maintains a healthy liquidity position and remains classified as well-capitalized. Management also continues to work on resolving the previously disclosed credit issues, building additional reserves to reduce future impact.

We appreciate your support as a shareholder, and we wish you a safe and healthy holiday season.

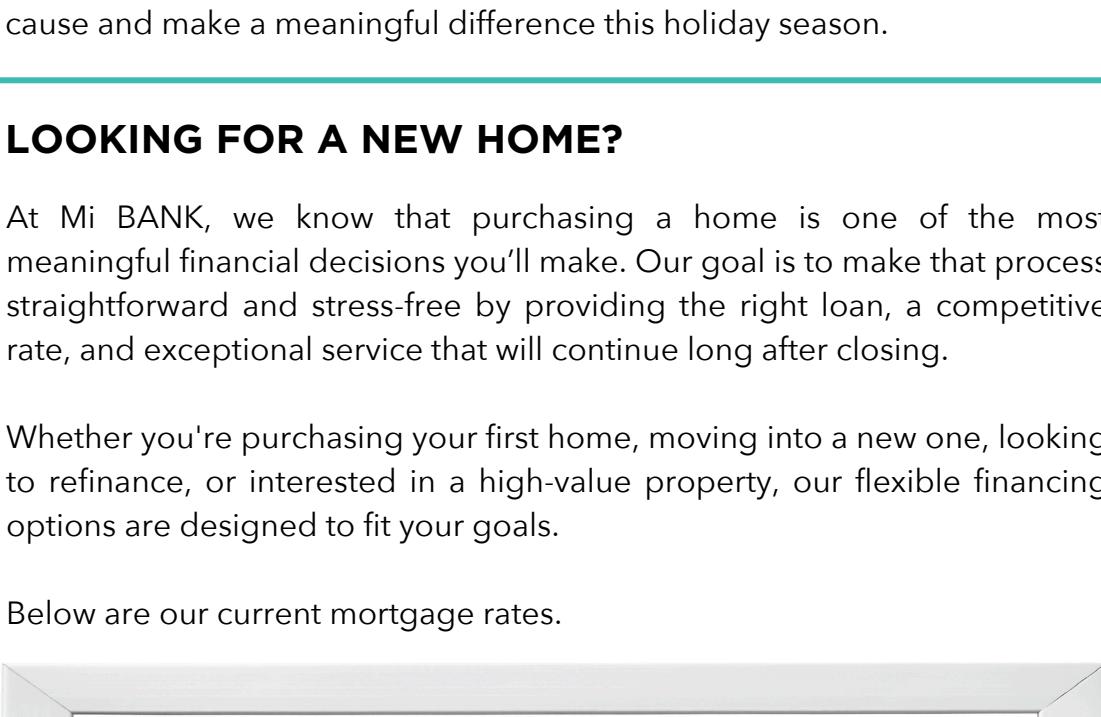


Jenny Meier
President & CEO

PERFORMANCE TRENDS



*Pre-Tax, Pre-Provision

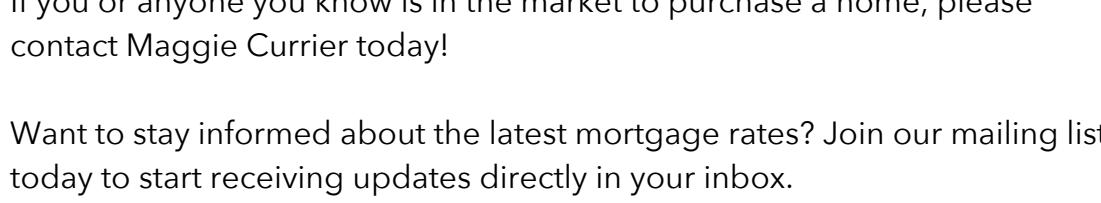


(1) Adjusted book value excludes impact of Other Comprehensive Income (OCI).

SPOTLIGHTING OUR SUCCESSES

From real estate and commercial financing to tailored banking solutions, our team continues to deliver results that reflect the strength of our relationships and the depth of our expertise.

To highlight this work, we've recently begun sharing deal summaries on our LinkedIn page. These posts showcase the great work our team is doing and the wide range of solutions we offer that help Michigan businesses grow. Below are two recent examples.



To learn more about these deals and for more frequent updates on the Bank make sure to follow us on LinkedIn.

[Follow Us On LinkedIn](#)

THANKSGIVING OUTREACH

This Thanksgiving, we once again proudly partnered with Gleaners Community Food Bank to help fight hunger and ensure families across our local communities have access to nutritious, healthy meals this holiday season.

Thanks to the generosity of our bankers, we collected more than one hundred pounds of non-perishable food and raised over \$2,000 through direct donations. With additional support from Ford Philanthropy, who matched many of our gifts dollar for dollar, our combined contributions will provide more than 7,500 meals to those in need.

We're grateful for the opportunity to once again to support such a vital cause and make a meaningful difference this holiday season.

LOOKING FOR A NEW HOME?

At Mi BANK, we know that purchasing a home is one of the most meaningful financial decisions you'll make. Our goal is to make that process straightforward and stress-free by providing the right loan, a competitive rate, and exceptional service that will continue long after closing.

Whether you're purchasing your first home, moving into a new one, looking to refinance, or interested in a high-value property, our flexible financing options are designed to fit your goals.

Below are our current mortgage rates.

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

MI
BANK
Built For Business

NMLS #1856222

If you or anyone you know is in the market to purchase a home, please contact Maggie Currier today!

Want to stay informed about the latest mortgage rates? Join our mailing list today to start receiving updates directly in your inbox.

[Join Our Mailing List](#)

*First 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 December 3, 2025, and are subject to change. Annual Percentage Rate 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:

\$1,215,000 30-Year Fixed-Rate Mortgage: The payment on a \$1,215,000 30-Year Fixed-Rate Mortgage is \$6,277.00 based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.

\$1,620,932 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 5.623% 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 5.375% and 80% loan-to-value (LTV) is \$180 payments of \$1,620.93 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 5.623% based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.

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