

## EXPANDING SERVICES AND RELATIONSHIPS

Following up from our shareholder meeting, May 27th marked the 6th anniversary of when we first opened our doors to the public. At this milestone we are encouraged by what the team at Mi BANK has been able to accomplish and energized by the growth opportunities in our local marketplace. We continue to experience strong demand for both loans and deposit balances, despite seasonal activity at year end. We reported positive earnings in the first quarter, leading to an increase in book value. Overall our loan portfolio has performed well, however we do have a couple isolated relationships that we are closely monitoring and increasing the loan loss reserve as a precaution.

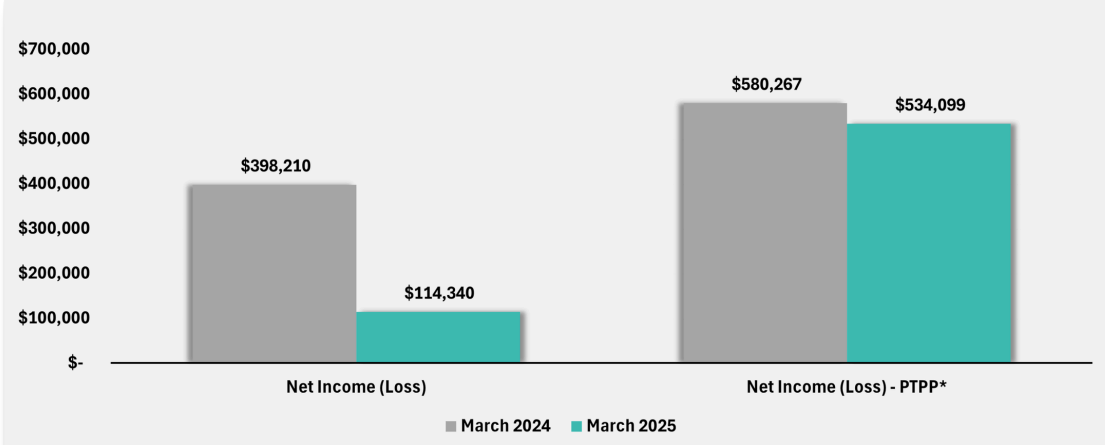
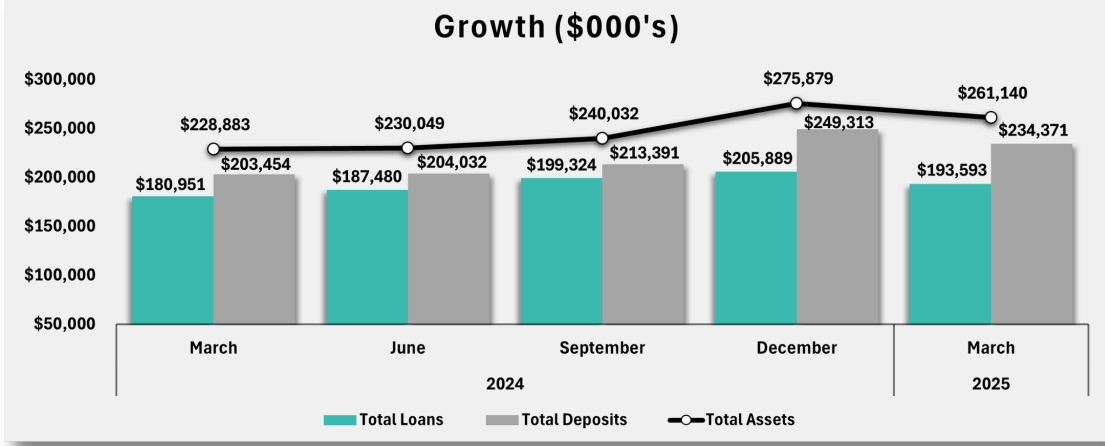
In 2025, we are expanding our product offerings to strengthen client relationships and create additional revenue opportunities. We are focused on delivering solutions based on the needs of our customers and providing valuable services to help them be successful.

Thank you for your continued support as a shareholder.

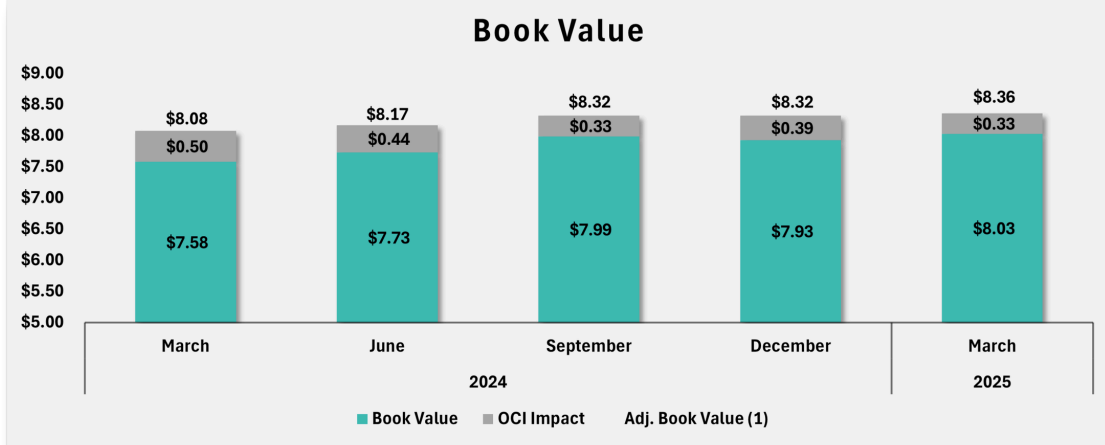
Jenny Meier

Jenny Meier  
President & CEO

## PERFORMANCE TRENDS



\*Pre-Tax, Pre-Provision



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

## A NEW WAY TO SPEND IS ON THE HORIZON

We are excited to announce that we will be launching Mi BANK consumer and business credit cards later this year!

This new product offering will deepen client relationships, create new revenue opportunities, and it aligns with our commitment to serving the full financial needs of our clients.



Stay tuned for more details about this exciting launch in the near future.

## MORTGAGES BUILT FOR YOU

We understand that buying a home is one of the most significant investments you'll ever make. That's why we provide a simple process with a high level of trust to make certain you get the right loan, a competitive rate, and exceptional service that will continue long after closing.

Whether you're a first-time homebuyer, looking to refinance, or interested in a high-value property, we offer a variety of flexible financing solutions to meet your unique needs.

### 30 YEAR FIXED

Rates as low as:  
**6.990%**  
**7.150% APR\***

### 15 YEAR FIXED

Rates as low as:  
**6.000%**  
**6.253% APR\***

### JUMBO RATES AVAILABLE

please contact me for more information.

**Call or email me to learn more and  
for an individualized quote.**

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

**Mi BANK**  
Built For Business  
NMLS #1856222

Ready to get started? Contact Maggie Currier today to make your dreams of homeownership a reality.

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](#)

## CONNECT WITH US

For more frequent updates on the bank connect with us on LinkedIn.



\*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 June 6, 2025, 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 6.990% and 80% loan-to-value (LTV) is 360 payments of \$1,329.26 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 7.150% 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 6.000% and 80% loan-to-value (LTV) is 180 payments of \$1,687.71 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 6.253% based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.