

## A STRONG FOUNDATION

The Bank's core fundamentals continued to improve during the 2nd quarter. However, it was decided to fully reserve for an impaired loan that management has been closely monitoring. This decision negatively impacted the Bank's operating results. The team is working closely with our legal counsel to pursue collection of this asset. Despite the additional reserve, the Bank remains in a strong position and is classified as well capitalized.

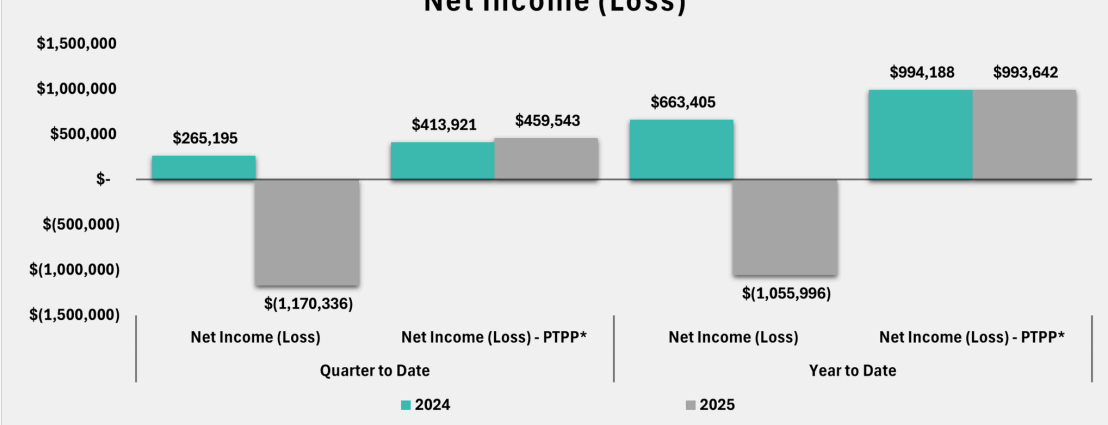
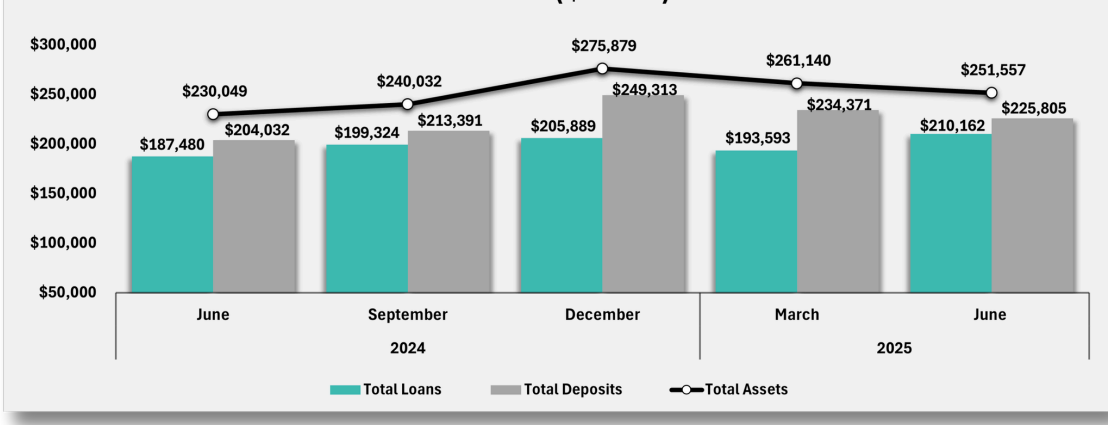
As we expand our cash management suite of products, our team is consistently adding new accounts and relationships to our balance sheet. Over the summer we soft launched a new credit card offering, for both business and consumer customers. We are working with select clients to test out the features of the product, and look forward to making it available this fall.

Thank you for your support as a shareholder.

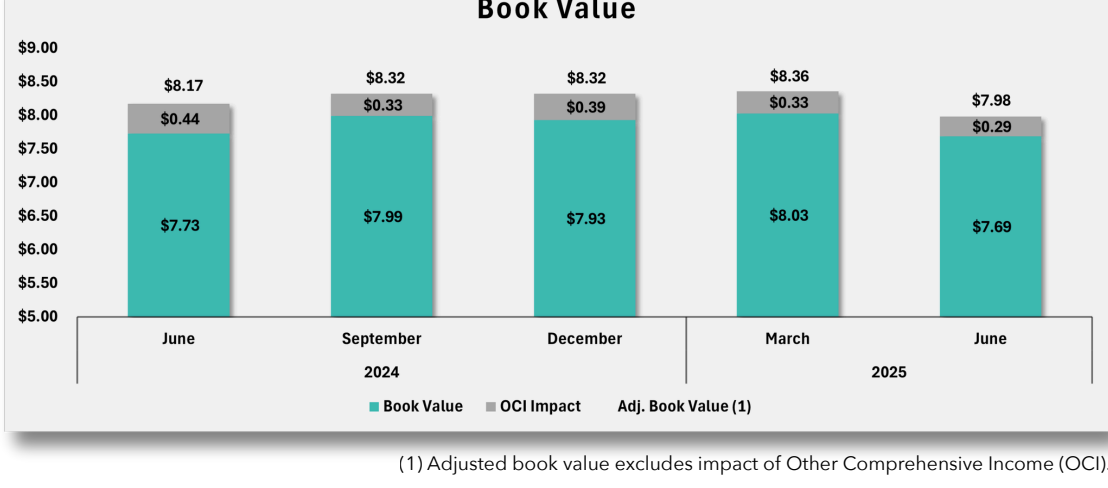
Jenny Meier

Jenny Meier  
President & CEO

## PERFORMANCE TRENDS



\*Pre-Tax, Pre-Provision



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

## WELCOME VALERIE LATNIE



We're delighted to introduce Valerie Latnie as Mi BANK's new Assistant Director of Cash Management!

With over 16 years of banking expertise and a passion for building strong client relationships, Valerie is a perfect fit for our team. Her deep knowledge and dedication to exceptional service will elevate our cash management solutions, ensuring our clients continue to thrive.

Please join us in extending a warm welcome to Valerie!

## BUILDING STRONGER COMMUNITIES

At Mi BANK, giving back to the community is more than a responsibility, it's one of our core values. Each year we are proud to partner with local organizations that make a real difference in the communities we serve.



This year, we have been fortunate to contribute over \$15,000 to organizations including the Birmingham Bloomfield Chamber, Birmingham NEXT, Birmingham YMCA, Christ Child Society, Crossroads Care Center, Friends for Animals, Humble Design, Loyola High School, Mental Illness Research Association, Orchard Lake Schools, Team Guts, The Community House, and Women of Tomorrow. We look forward to supporting more organizations and deepening our impact through new partnerships in the coming months.

## DREAM HOMES FINANCED DAILY

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. Below are current rates:

### 30 YEAR FIXED

Rates as low as:  
**6.625%**  
**6.797% APR\***

### 15 YEAR FIXED

Rates as low as:  
**5.625%**  
**5.899% APR\***

### JUMBO RATES AVAILABLE

please contact me for more information.

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

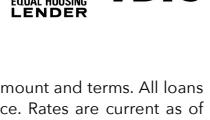
Ready to get started? Contact Maggie Currier today to make your dreams of homeownership a reality.

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 August 22, 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 6.625% 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 6.797% 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 5.625% and 80% loan-to-value (LTV) is 180 payments of \$1,647.46 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 5.899% based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.