

## GRATITUDE AND GROWTH

As Thanksgiving approaches, all of us at Mi BANK would like to say thank you. Your support as a shareholder comes in many forms, all of which are meaningful to our institution. Whether it be the referrals you send our way, and/or the opportunity to service you as a customer, we are grateful.

I am pleased to share our third quarter results, which demonstrates our continued focus on delivering value for our shareholders. We reported our best quarterly earnings, increased total assets, expanded the loan portfolio and added to our deposit balances.

Our team is dedicated to building solid customer relationships in our local community. The growth in our core business is key to building a successful bank and managing the profitability during this evolving rate environment.

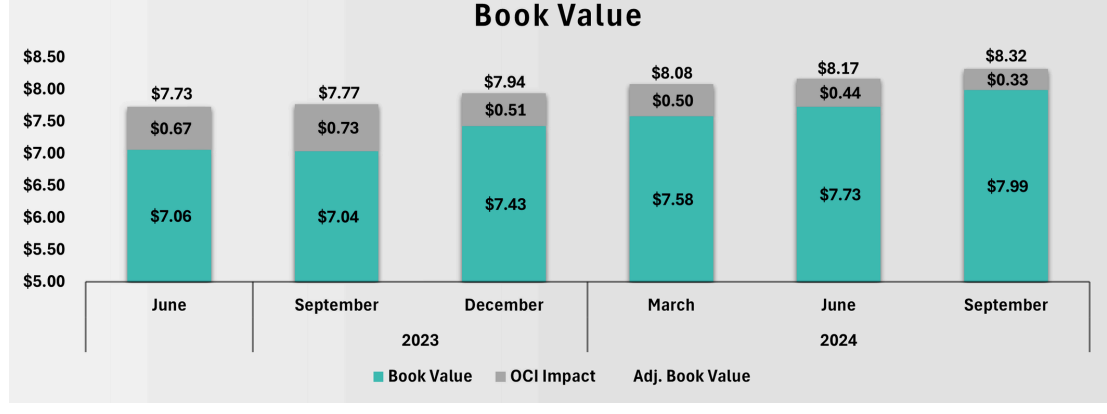
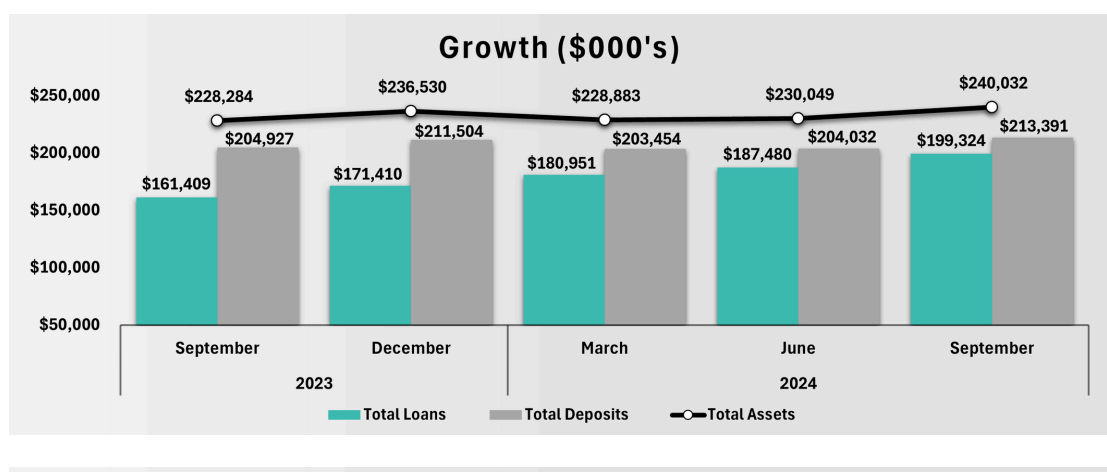
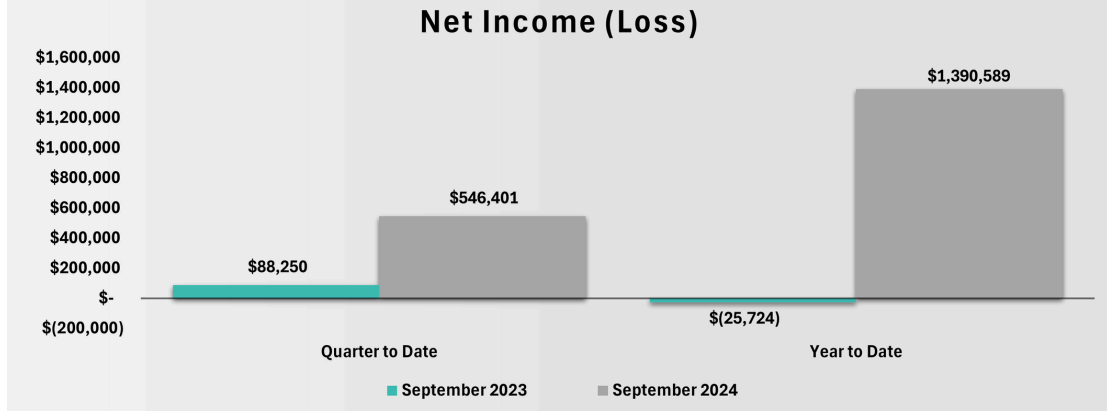
Beyond our traditional banking services, we embrace our role in the community by helping others. This year our staff has generously supported the Gleaners Community Food Bank, by donating basic essentials and food, along with giving over \$2,000 to support those in need during this holiday season.

May your Thanksgiving be filled with joy, kindness and gratitude, as we are all grateful for you.



Jenny Meier  
President & CEO

## PERFORMANCE TRENDS



## CYBERSECURITY AWARENESS MONTH

Did you know October was Cybersecurity Awareness Month? At Mi BANK, safeguarding the security of our clients and their businesses is a top priority. Throughout October, we shared valuable tips on our LinkedIn page to help you protect yourself and your business in today's digital landscape.



From the importance of a strong password to recognizing phishing scams, we're here to help our clients stay one step ahead of cyber threats. By staying informed and proactive, you can protect you and your business.

If you'd like to learn more about how to protect against cyber threats you can visit our website or our LinkedIn page. If you haven't already be sure to follow us on LinkedIn to stay updated on the latest news and insights from Mi BANK.

[Follow Us On LinkedIn](#)

## THANKSGIVING OUTREACH

We are proud to share that we recently partnered with Gleaners Community Food Bank to help fight hunger and ensure families in our communities have access to nutritious meals this Thanksgiving.



Our bankers came together to make a difference, donating pounds of non-perishable food items and raising over \$2,000 through direct contributions. Thanks to the incredible generosity of The Ford Foundation, every dollar we raised was matched, doubling our impact and further supporting this important cause.

We were truly grateful for the opportunity to give back and make a meaningful difference in the communities we serve this holiday season.

## FALL INTO A NEW HOME WITH OUR SPECIAL

At Mi BANK, we are committed to making the journey to homeownership as seamless and affordable as possible. That's why we're excited to offer an exclusive Mortgage Special: \$1,750 off closing costs for all home loan applications submitted or closed by December 31, 2024.\*\*

### 30 YEAR FIXED

Rates as low as:

**6.875%**  
**7.034% APR\***

**MORTGAGE SPECIAL**

\$1,750 off closing costs for all applications submitted or home loans closed before December 31, 2024! \*\*

### 15 YEAR FIXED

Rates as low as:

**5.875%**  
**6.127% APR\***

**Contact 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

Whether you're looking to buy your first home, upgrade, or refinance, we're here to help. Know someone in the market? Share this special opportunity with them! For more details or to get started, 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 November 25, 2024 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 6.875% and 80% loan-to-value (LTV) is 360 payments of \$1,313.86 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 7.034% 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.

\*\*Applicable to first lien closed-end mortgage purchase and refinance transactions. We will cover up to \$1,750 of "loan cost" as identified/defined in the closing disclosure (origination charges, and services borrower did not shop for, and services borrower did shop for). All loans are subject to credit approval. Promotion ends on 12.31.24.