

## STRATEGIC DISCIPLINE DRIVING RESULTS

Mi BANK is pleased to report that the first quarter of 2026 represents the strongest quarterly performance in the Bank's history. This milestone reflects the disciplined execution of our strategic plan, and focused dedication of our entire Mi BANK team.

The performance for the quarter exceeded expectations, driven by meaningful core deposit growth and strategic balance sheet management consistent with our 2026 budget. Our deliberate approach continues to position the Bank for long-term stability while delivering strong profitability.

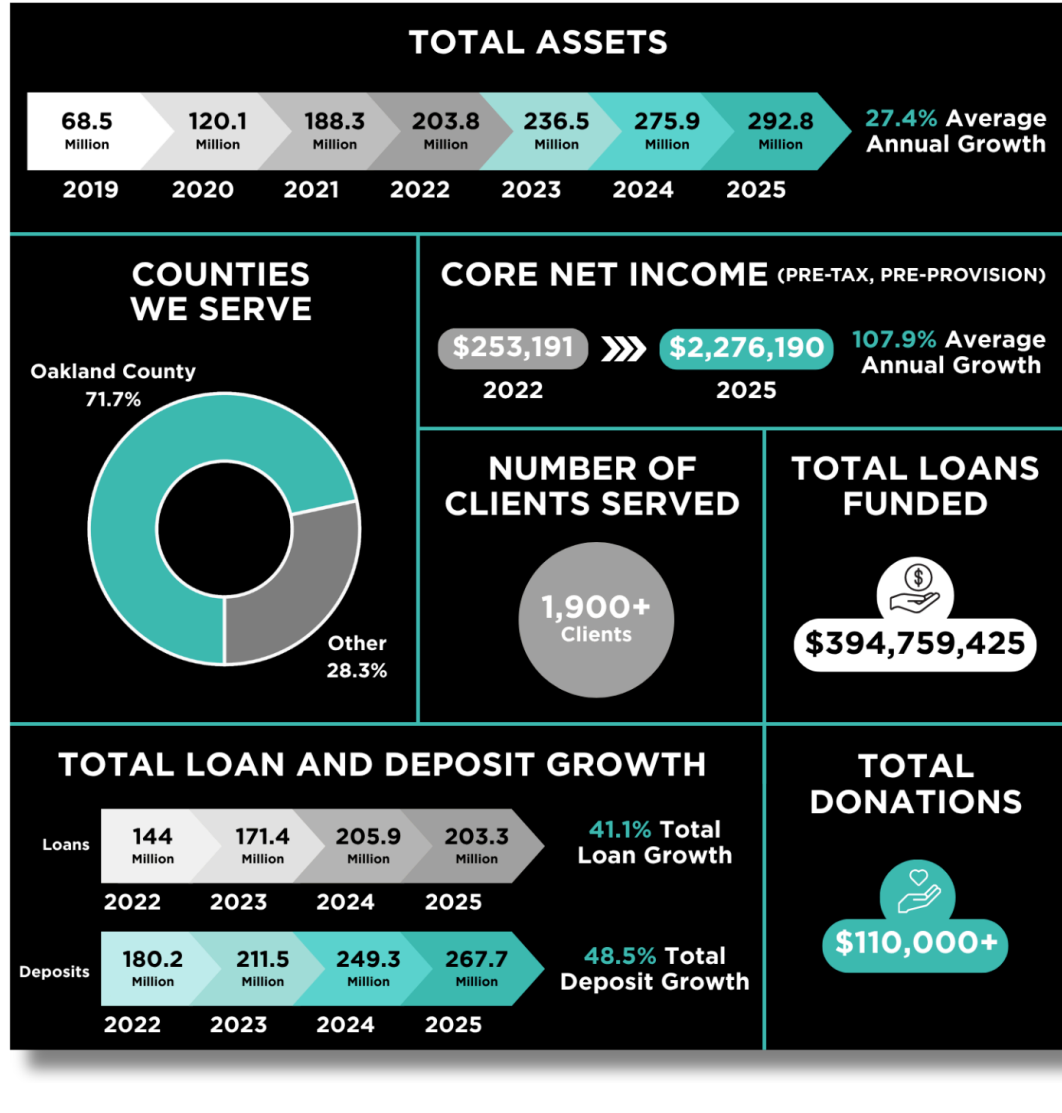
This coming May we are celebrating our 7th Anniversary, and we are proud to reflect on the significant impact your investment has had in our local community. Please see the enclosed year-end infographic that highlights the impactful ways Mi BANK has supported our economic development and entrepreneurs. Since opening in 2019, we have grown to almost \$300M in total assets by helping more than 1,900 clients, and funding over \$395M in loans to support businesses as they reinvest and expand their operations.

As we look ahead to the remainder of 2026, we remain confident in our direction. Our priorities continue to center on sustainable profitability and disciplined growth to deliver long-term value to our shareholders, all while maintaining the relationship driven banking model that sets Mi BANK apart.

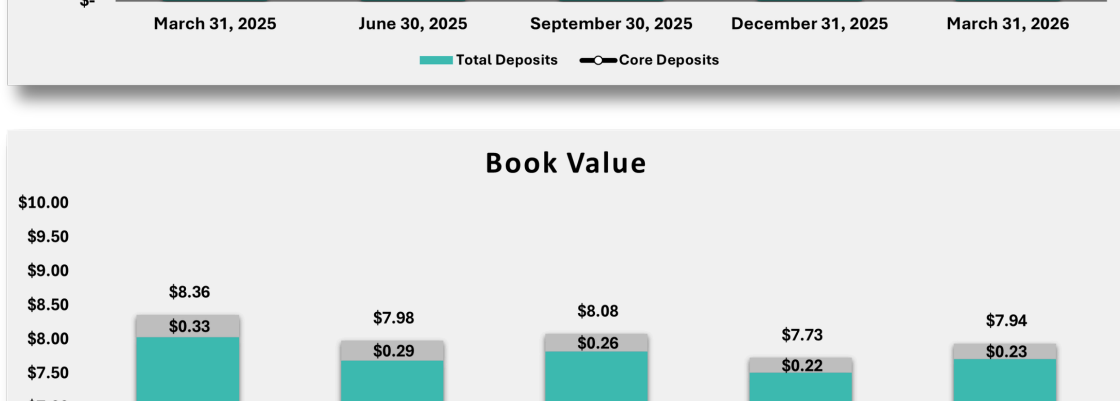
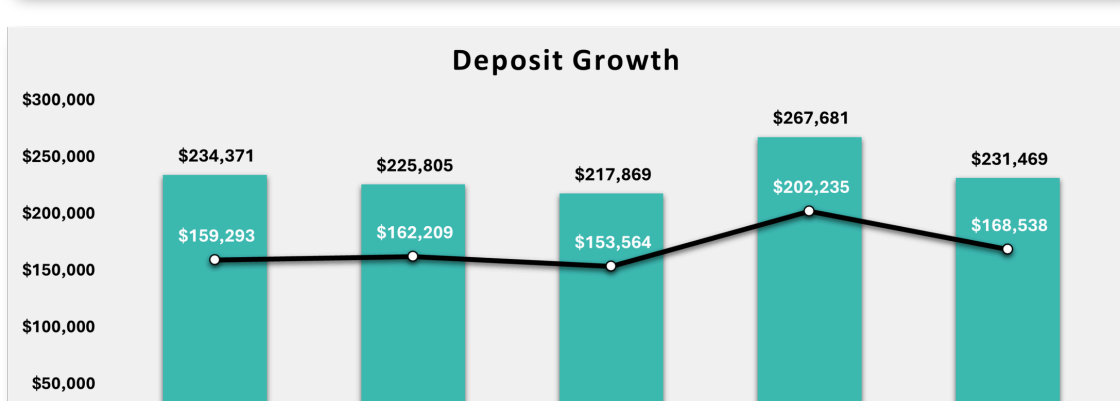
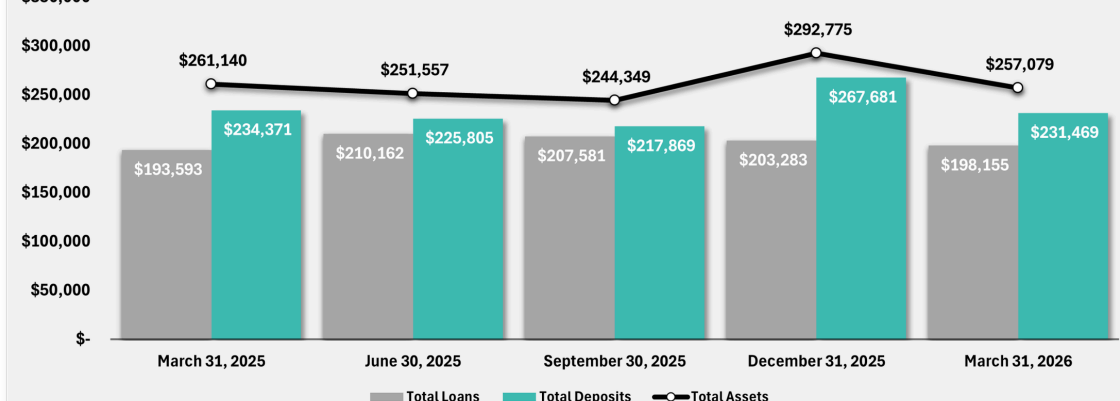
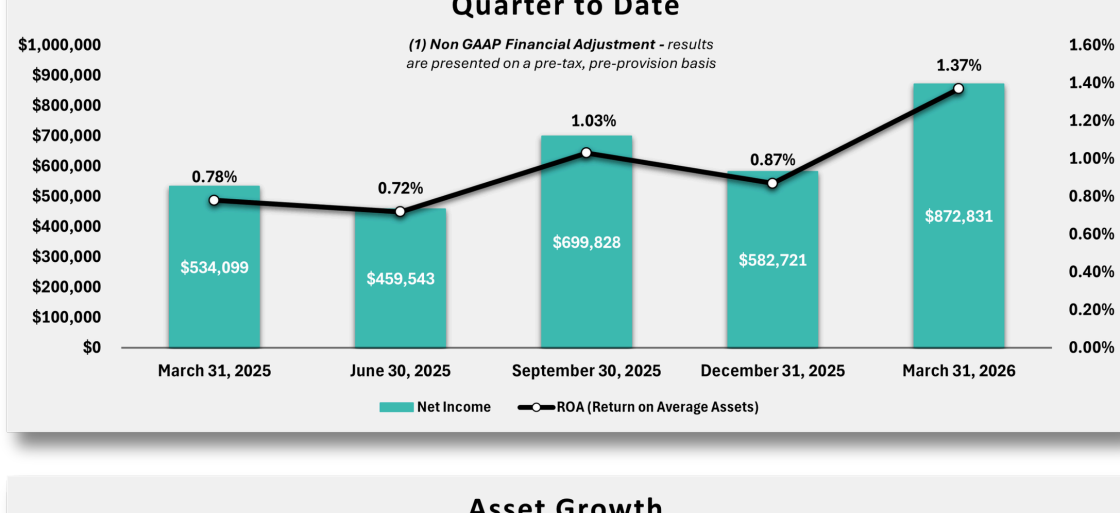
Thank you for your continued trust and investment in Mi BANK. We look forward to connecting with you at our Annual Shareholder Meeting on May 18th.

*Jenny Meier*

Jenny Meier  
President & CEO



## PERFORMANCE TRENDS



## SAVE BIG ON CLOSING THIS SPRING

Closing costs quickly add up and reducing them can make a meaningful difference. That's why this spring Mi BANK is helping make home financing more manageable with a limited-time promotion.

Save up to **\$1,750** on closing costs now through June 30, 2026\*

Whether you're purchasing your first home, moving into a new one, or looking to refinance, this promotion can help reduce your upfront costs and make it easier to move forward.

Ready to get started? Click the button or contact Maggie Currier today.

[Get Started Today](#)

**30 YEAR FIXED**

Rates as low as:  
**5.750%**  
**5.899% APR\*\***

Rates as low as:  
**4.990%**  
**5.236% APR\*\***

**JUMBO RATES AVAILABLE**  
please contact me for more information.

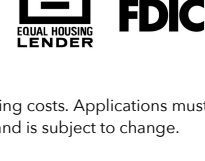


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Want to stay informed on our latest mortgage rates and offers? Join our mailing list to start receiving updates directly in your inbox.

[Join Our Mailing List](#)



\*Applicable to first lien closed-end mortgage purchase and refinance transactions. We will cover up to \$1,750 of closing costs. Applications must be received on or before 6.30.2026 to qualify. All loans are subject to credit approval. Promotion ends on 6.30.2026 and is subject to change.

\*\*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 April 17, 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 5.750% and 80% loan-to-value (LTV) is 360 payments of \$1,167.15 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.  
15-Year Fixed-Rate Mortgage: The payment on a \$200,000 15-Year Fixed-Rate Loan at 4.990% and 80% loan-to-value (LTV) is 180 payments of \$1,580.55 with 0.0 points due at closing. The Annual Percentage Rate (APR) is 5.236% based on \$3,200.00 in fees. Payment does not include taxes and insurance premiums. The actual payment amount may be greater.