

# Mi

## MORNING BRIEFING

### A Shareholder Update

#### Spring 2022

## STARTING STRONG

We are off to a great start so far in 2022. For the first quarter of this year, we reported our highest quarterly earnings since we first opened in 2019. Our loans and deposits are growing at a healthy pace. Our loan portfolio continues to perform extremely well. However, given the challenging economic conditions our clients face, we continue to monitor our credit quality closely.

Over the next several months we will be introducing “Private Client Services”, an initiative for Mi BANK that will expand our product and service offerings. Details regarding this initiative will be shared with you in the near future.

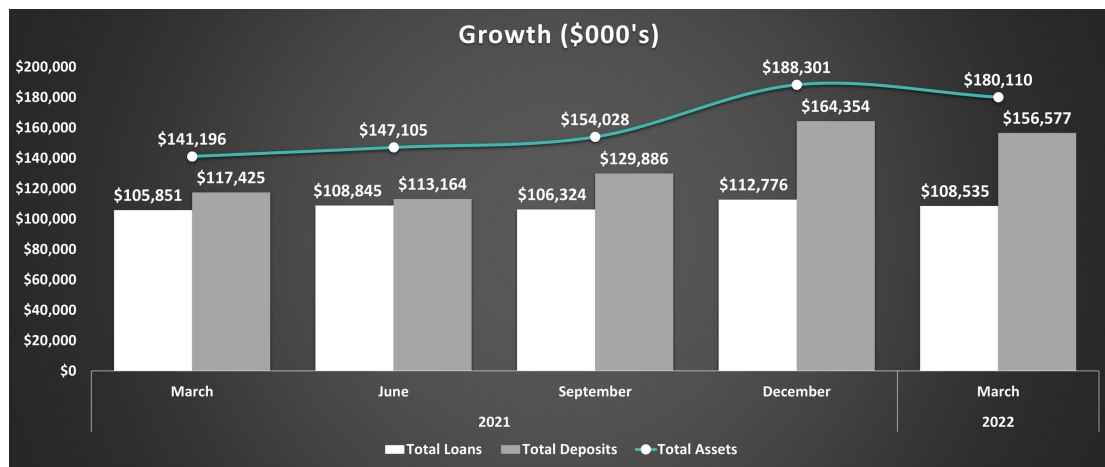
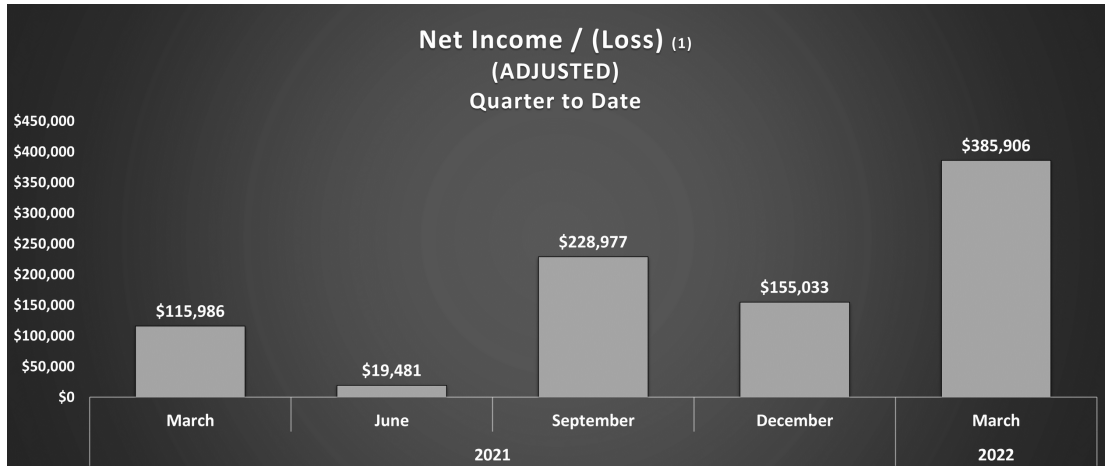
Our annual shareholder meeting will take place on May 16th at 8:00 a.m. It will be held virtually this year but we are optimistic about future in-person events as we emerge from the pandemic after a long two years.

We thank you for your support and look forward to a great 2022.



Rob Farr  
Chairman & CEO

## PERFORMANCE TRENDS



## WELCOME THREE NEW EMPLOYEES



**Josh Flores**  
Senior Credit Analyst



**Keith Hales**  
Director of Technology



**Bruce Kridler**  
Private Client & Family Office Services

## THREE YEAR ANNIVERSARY

On May 27th we will celebrate our three year anniversary! Over the past three years we have been able to build a bank to be proud of, with a strong foundation that is positioned for long term success. We look forward to many years ahead.

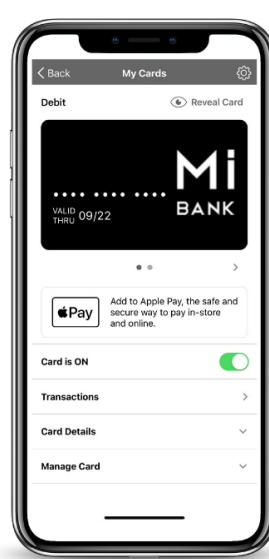


## CARDHUB

Ready for an easier way to manage your cards? CardHub upgrades your current card experience by putting more control, convenience and safety in your hands. From instant card activations to clearer merchant transaction info to robust fraud protections, now you can do even more from one convenient place.

Designed to optimize your experience, these new features can be found by tapping “My Cards” right inside the latest version of our mobile banking app. With CardHub you still have all the features of mobile banking you’re used to plus so much more.

Learn more at [www.mi.bank/CardHub](http://www.mi.bank/CardHub).



## SPRING MORTGAGE SPECIAL

We strive to make the path to homeownership as smooth and affordable as possible. That is why we are excited to announce our Spring Mortgage Special.

We are offering **\$1,500 off closing costs** for all applications submitted or home loans closed before July 1, 2022.\*

Take advantage of Mi BANK's Spring Mortgage Special today by calling or emailing me.



**Maggie Currier**  
Mortgage Loan Officer  
248.762.1508  
mcurrier@mi.bank  
NMLS #407819



Built For Business  
NMLS #1856222

\*Applicable to first lien closed-end mortgage purchase and refinance transactions. We will cover up to \$1,500 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 7.1.2022.

