

FOR IMMEDIATE RELEASE:

mBank Wins SBA "Business Development Lender of the Year"

mBank honored for achieving the largest increase in Small Business Administration (SBA) lending in the Michigan District. mBank increased SBA loans 45% in 2008 despite the tumultuous economy.

Traverse City, MI, April 6, 2009 -- The U.S. Small Business Administration Michigan District office named mBank "Business Development Lender of the Year" for Fiscal Year 2008. The award recognizes the lender that achieved the largest percentage increase in the number of SBA-approved loans during the year.

mBank received the awards at the recent SBA Lenders' Conference in Lansing.

"mBank has embraced the U.S. Small Business Administration programs because they do such a good job of providing capital to our small business customers," said Andy Sabatine, regional president of mBank in the Northern Lower Peninsula. "Our success is due to the dedication and teamwork of all our employees. We appreciate this recognition of our team's effort."

Richard Temkin, District Director of the Michigan District Office of the U.S. Small Business Administration (SBA), presented the award.

SBA lending remains a focus for mBank. "The capital an SBA-guaranteed loan provides is even more important to small businesses in this economic climate," notes Mr. Sabatine. "It helps good businesses survive these difficult times while also providing the capital growing companies need to thrive."

"We're off to a great start already in 2009," said Mr. Sabatine. "We are on track to process even more SBA-approved loans this year than last."

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