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EASTERN MICHIGAN FINANCIAL CORPORATION DECLARES FOURTH QUARTER DIVIDEND

Company Release -- November 19, 2025

At their November 18, 2025, meeting, the Board of Directors of Eastern Michigan Financial Corporation declared a quarterly cash dividend of \$0.40 per share to be paid on December 26, 2025, to shareholders of record as of December 19, 2025.

Eastern Michigan Financial Corporation trades on the Over-The-Counter Bulletin Board under the symbol EFIN. Headquartered in Croswell, Michigan, Eastern Michigan Financial Corporation is the holding company for Eastern Michigan Bank, a community bank with branch offices located in the Huron, Sanilac, and St. Clair County communities of Croswell, Deckerville, Fort Gratiot, Lakeport, Lexington, Marine City, Marysville, Port Huron, Ruth, and Sandusky.

Any questions regarding the information contained in this release should be directed to Senior Vice President, Chief Financial Officer Errin Levitt by phone at 810.398.5135 or by email at ELevitt@emb.bank.

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