

**Eastern Michigan
Financial Corporation**



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EASTERN MICHIGAN FINANCIAL ANNOUNCES FOURTH QUARTER DIVIDEND

Company Release -- November 23, 2009

At their November 23rd meeting, the Board of Directors of Eastern Michigan Financial Corporation announced a quarterly cash dividend of \$0.12 per share to be paid on December 31, 2009, to shareholders of record on December 24, 2009. This will mark the 68th consecutive quarter in which Eastern Michigan Financial has declared a dividend.

Eastern Michigan Financial Corporation, headquartered in Croswell, Michigan, is a \$242 million financial holding company and the parent company of Eastern Michigan Bank. Eastern Michigan Bank operates ten banking offices located in the St. Clair and Sanilac County communities of Port Huron, Fort Gratiot, Marysville, Lakeport, Lexington, Croswell, Sandusky, Deckerville and Minden City, providing a full range of business and personal banking services. Residential mortgage loans are offered through Eastern Michigan Bank's subsidiary, Eastern Michigan Mortgage Company, LLC.

Eastern Michigan Financial Corporation trades on the Over-The-Counter Bulletin Board under the symbol EFIN. Any questions regarding the information contained in this release should be directed to Karen Lord, Chief Financial Officer, at 810-679-4330 or klord@easternmichiganbank.com.

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