



The Annual Meeting will be held at 10:00 a.m. local time on Thursday, June 4, 2020. This year, participation in the Annual Meeting is being changed to a virtual (online) only meeting. We are doing this to protect the health and well-being of our stockholders, and accommodate travel and stay-at-home restrictions in place due to the COVID-19 pandemic.

M&F Bancorp, Inc. 2020 Annual Meeting of Stockholders Meeting Registration Information

Thursday, June 4, 2020

10:00 a.m. (please plan to sign on to the meeting by 9:45 a.m.)

Please register before 10:00 a.m. on June 2, 2020 if you wish to participate in the online meeting.

You may register to attend the meeting via the following link:

<https://zoom.us/meeting/register/upMvceuuqz4p9a7kNp10DvF79Q4LTAEPog>

You will be asked to enter your Control Number on the registration screen. Please note that your Control Number is found on your Notice of Meeting and on your Proxy Card. It is the number below the Account Number box.

Once your information has been confirmed, you will receive a confirmation email with information required to participate in the Annual Meeting.

If you have any questions, please contact us at proxymaterials@mfbonline.com.

Thank you.