



The Annual Meeting will be held at 10:00 a.m. local time on Tuesday, June 1, 2021. In light of the ongoing public health and travel concerns relating to the coronavirus (COVID-19) and the protocols that federal, state, and local governments have imposed, stockholder participation will once again be virtual (online).

M&F Bancorp, Inc. 2021 Annual Meeting of Stockholders Meeting Registration Information

Tuesday, June 1, 2021

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

Please register at least two business days prior to the meeting date if you wish to participate in the online meeting.

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

<https://us02web.zoom.us/meeting/register/tZMvdOirqzkpHdXjf6IHsPsQuXNeiTkkz4HZ>

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

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.