

MBT Financial Corp.

Monroe Bank & Trust and Subsidiaries

“Do Not Call / Email / Mail” Policy

For purposes of this policy, the words Monroe Bank & Trust and the abbreviation “MBT”, used alone or in association with an official logo or mark, refers to MBT Financial Corp., Monroe Bank & Trust and related owned subsidiaries.

If you don't want to receive sales calls from Monroe Bank and Trust, you can ask us to place your telephone number on our "Do Not Call / Email / Mail" list. In compliance with federal and state laws, we'll document your request immediately. Please allow up to 30 days for your telephone number, email address or mailing address to be removed from any sales programs that are currently underway.

- Your request can be in writing or by phone, and must include, at a minimum, your telephone number.
- If you have multiple telephone numbers or email addresses, tell us all numbers and/or email addresses that you want to be included.
- You'll remain on our "Do Not Call / Email / Mail" list for five years, unless you ask to be removed.
- If your telephone number, email address or mailing address ever changes, you must give us your new information for your "do not call email mail" status to remain in effect.

Do Not Call

When we solicit prospective customers, we also honor "do not call" requests on behalf of consumers listed on the National Do Not Call Registry maintained by the Federal Trade Commission and various state-agency lists. Many state "Do Not Call" regulations permit companies to contact their own customers even though they are on these "Do Not Call" lists. Therefore, if you are a customer, you may be contacted by us even though you are on a state or the national "do not call" list. If you do not want to be contacted by Monroe Bank and Trust even though you are a customer, simply follow the steps above to be placed on the Monroe Bank and Trust "Do Not Call" list and your request will be honored.

Being on the Monroe Bank and Trust "Do Not Call" list means that you won't receive sales calls by anybody representing Monroe Bank and Trust. We may still contact you, however, for non-solicitation purposes. This would include things like surveys, billing and other service-related matters.

Do Not Email

When we solicit customers, it's the bank's intent to comply with the CAN SPAM act requirements when sending emails. The bank will also honor requests from customers in writing or by telephone to opt-out.

Being on the Monroe Bank and Trust "Do Not Email" list means that you won't receive sales emails by anybody representing Monroe Bank and Trust. We may still contact you, however, for non-solicitation purposes. This would include things like surveys, billing and other service-related matters.

Do Not Mail

When we solicit customers, it's the bank's intent to honor customer request not to mail advertising/promotional materials. This would not apply to account statements; however, customers can elect to receive their statements electronically. The bank will also honor requests from customers in writing or by telephone to opt-out.

Being on the Monroe Bank and Trust "Do Not Mail" list means that you won't receive advertising / promotional mail by anybody representing Monroe Bank and Trust. We may still contact you, however, for non-solicitation purposes. This would include things like surveys, billing and other service-related matters.

All employees that engage in outbound telephone solicitation are trained in this policy and are made aware of these procedures before they are allowed to place calls to consumers. Management reviews the policy with these employees on a regular basis. The methods and procedures in this "Do Not Call / Email / Mail" policy are reviewed by Monroe Bank and Trust on an annual basis. If a consumer requests a copy of our "Do Not Call / Email / Mail" policy, we will send a copy via U.S. mail or electronic mail. The "Do Not Call / Email / Mail" policy is also posted on the Monroe Bank and Trust Website.