



**NOTICE OF ANNUAL MEETING OF SHAREHOLDERS OF MBT BANCSHARES, INC.
To Be Held on January 26, 2021**

The 2021 annual meeting of shareholders of MBT Bancshares, Inc. will be held on January 26, 2021 at 9:00 a.m., local time. As a reminder, the shareholder meeting will be held virtually due to restrictions resulting from the Covid-19 pandemic. Due to capacity restrictions, only a small number of Directors and Officers will be able to attend in person. We apologize for any inconvenience this may cause.

You can join the Zoom meeting using the following credentials:

Join the Zoom Meeting on the Internet	Join the Zoom Meeting on the Mobile Device	Join the Zoom Meeting by telephone
<p>Go to this website: HTTPS://ZOOM.US</p> <p>Click on: JOIN A MEETING</p> <p>Enter the Meeting ID: 942 3363 9227</p> <p>Enter the Passcode: 155669</p>	<p>Download the Zoom Mobile App</p> <p>Click on: JOIN A MEETING Enter</p> <p>the Meeting ID:</p> <p>Enter the Passcode: 155669</p>	<p>Dial by your location</p> <p>+1 312 626 6799 US (Chicago)</p> <p>+1 646 876 9923 US (New York)</p> <p>+1 301 715 8592 US (Washington D.C)</p> <p>+1 346 248 7799 US (Houston)</p> <p>+1 408 638 0968 US (San Jose)</p> <p>+1 669 900 6833 US (San Jose)</p> <p>+1 253 215 8782 US (Tacoma)</p> <p>Meeting ID: 942 3363</p> <p>Passcode: 155669</p>

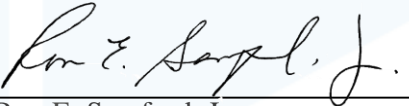
The shareholder’s meeting will be held for the following purposes:

1. To set the number of directors at 11;
2. To elect directors to serve until the 2022 annual meeting of shareholders;

The Board of Directors has fixed the close of business on December 21, 2020 as the record date for the determination of the shareholders entitled to notice of, and to vote at, the meeting.

Your vote is important. To vote by mail, please mark, sign and date the enclosed proxy card and return it in the enclosed prepaid reply envelope. Alternatively, you may vote online at <https://www.iproxydirect.com/META> or by telephone at 1- 866- 752-VOTE (8683). If you vote by internet or telephone, please do not mail your proxy card.

By Order of the Board of Directors


 Ron E. Samford, Jr.
 President and Chief Executive Officer

Metairie, Louisiana December 21, 2020

Your Vote is Very Important. Whether You Own One Share or Many, Your Prompt Cooperation in Voting Your Proxy Is Greatly Appreciated.

