

FNBH BANCORP, INC.
101 E. Grand River Avenue
Howell, Michigan 48843

**IMPORTANT NOTICE REGARDING THE SPECIAL MEETING OF SHAREHOLDERS
TO BE HELD ON APRIL 29, 2020**

This Notice of Special Meeting of Shareholders (the “Notice”) amends and restates the original notice of the special meeting dated March 13, 2020, which was sent to you with respect to the special meeting of shareholders of FNBH Bancorp, Inc. (the “Company”) to be held on Wednesday, April 29, 2020, at 10:00 a.m. local time (the “Special Meeting”). The purpose of the Special Meeting is to vote on a proposal to approve an Agreement and Plan of Merger, dated February 3, 2020, by and among the Company, Arbor Bancorp, Inc., and Arbor Merger, Inc., a copy of which is attached as Appendix A to the proxy statement sent to you with the original notice (the “Proxy Statement”).

The purpose of this Notice is to announce a change in the location of the Special Meeting to a virtual meeting format only, via live webcast. The date and time of the Special Meeting are not being changed. However, in light of public health concerns related to the COVID-19 pandemic, the Special Meeting will be held in virtual meeting format only. You will not be able to attend the Special Meeting in person.

As described in the Proxy Statement, you are entitled to participate in the Special Meeting if you were a shareholder of record as of the close of business on March 9, 2020, the record date for the Special Meeting. To participate in the Special Meeting, you must enter the 16-digit control number found on your proxy card or voting instruction form at the website listed below. If you do not have your control number and you hold your shares through a broker or bank, please contact your broker or bank for assistance. If you do not have your control number and you hold your shares directly, please contact Maribeth Campbell of FNBH Bancorp, Inc. at mcampbell@fnbh.com or (517) 540-6346.

SPECIAL MEETING INFORMATION

Date: Wednesday, April 29, 2020
Time: 10:00 a.m. Eastern Time
Place: Online at www.virtualshareholdermeeting.com/FNHM2020

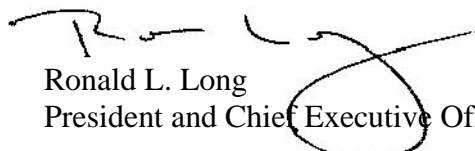
Your vote is important. Even if you plan to participate in the Special Meeting, we ask that you please promptly vote on the Internet, by phone, or by mail, as follows:

- *Online:* Vote online at www.proxyvote.com.
- *Phone:* Vote by calling 800-690-6903.
- *Mail:* If you have received a printed version of the proxy materials, you may vote by mail.
- *Meeting:* Vote online during the Special Meeting at www.virtualshareholdermeeting.com/FNHM2020

On behalf of the Board of Directors, we thank you for your cooperation and continued support.

April 6, 2020

Sincerely,


Ronald L. Long
President and Chief Executive Officer