



PROCEDURES FOR SHAREHOLDER COMMUNICATIONS WITH THE BOARD OF HOWARD BANK

Shareholders who wish to communicate with members of the Board of Directors of Howard Bank may do so by writing to Lead Independent Director, Howard Bank, 6011 University Boulevard, Suite 370, Ellicott City, Maryland 21043. All communications that relate to matters that are within the scope of responsibilities of the Board will be forwarded to the non-employee directors. Communications relating to matters within the responsibility of one of the committees of the Board will be forwarded to the chair of the appropriate committee. Communications relating to ordinary business matters are not within the scope of the Board's responsibility and will be forwarded to the appropriate officer at Howard Bank. Solicitations, advertising materials, and frivolous or inappropriate communications will not be forwarded.