

Fentura Financial, Inc. Annual Shareholder Meeting Question Card

Please use the space below to write out any questions that you may have about the financial performance or financial condition of our company. We will address many of these questions at our annual meeting on April 22, 2015. If you would like a personal response by phone, email or letter, please provide your contact information below.

Please return your **questions and RSVP** by folding, sealing and returning this card no later than April 15, 2015.

My question (s):

I prefer a personal response by: phone letter email

FOLD HERE

Fentura Financial, Inc. Annual Shareholder Meeting Reservation

I (we) will attend the Annual Meeting on **Wednesday, April 22, 2015 at 10:00am.**

I will not be able to attend.

Name

Spouse or Guest Name:

Address

City State Zip

Email Phone

Return no later than April 15, 2015

A SPECIAL INVITATION



To Our Shareholders,

On behalf of the Board of Directors of Fentura Financial, Inc., I invite you to attend our 2015 Annual Shareholder Meeting. At this meeting, we plan to share with you important information about our company.

Please use the space provided on the reverse side of this invitation to submit any questions you may have about our company.

I encourage you to attend and look forward to seeing you on April 22, 2015 at 10 am at Fenton United Methodist Church Truran Hall, 119 S. Leroy St. Fenton, MI.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ronald Justice', with a horizontal line extending to the right.

Ronald Justice
President and CEO

PLEASE
PLACE
STAMP
HERE

Fentura Financial, Inc.

Attention: Shareholder Services

PO Box 725

Fenton, MI 48430