SPECIAL MEETING OF SHAREHOLDERS OF

FNBH BANCORP, INC.

September 22, 2011
10:00 am
101 East Grand River
3rd Floor Community Room
Howell, MI 48843

PROXY VOTING INSTRUCTIONS

INTERNET - Access "**www.voteproxy.com**" and follow the on-screen instructions. Have your proxy card available when you access the web page.

TELEPHONE - Call toll-free **1-800-PROXIES** (1-800-776-9437) in the United States or **1-718-921-8500** from foreign countries from any touch-tone telephone and follow the instructions. Have your proxy card available when you call.

Vote online/phone until 11:59 PM EST the day before the Special Meeting.

MAIL - Sign, date and mail your proxy card in the envelope provided as soon as possible.

IN PERSON - You may vote your shares in person by attending the Special Meeting.

COMPANY NUMBER	
ACCOUNT NUMBER	

IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR THE SPECIAL SHAREHOLDER MEETING TO BE HELD ON SEPTEMBER 22, 2011.
The accompanying Proxy Statement is available at
www.amstock.com/proxyservices/viewmaterial.asp?CoNumber=14427
and under the "Investor Relations" tab on our website (www.fnbh.com).

Please detach along perforated line and mail in the envelope provided IF you are not voting via telephone or the Internet.

000303000000000000000 8 092211

THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE PROPOSAL TO AMEND THE CORPORATION'S ARTICLES OF INCORPORATION TO EFFECT THE REVERSE STOCK SPLIT AND "FOR" THE PROPOSAL TO GRANT MANAGEMENT THE AUTHORITY TO ADJOURN, POSTPONE OR CONTINUE THE SPECIAL MEETING.
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE [X]

	FOR	AGAINST	ABSTAIN
1. To approve the proposal to amend the Corporation's Articles of Incorporation to effect a one (1) for seven (7) reverse stock split of the common stock of the Corporation.	☐	☐	☐
2. To grant management the authority to adjourn, postpone, or continue the Special Meeting.	☐	☐	☐

Whether or not you return a proxy card, you are invited to attend the Special Meeting in person. If you need directions to the location of the meeting or additional information about attending the meeting and voting in person, please contact Mark Huber at (517) 545-2213 or mhuber@fnbh.com.

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method. ☐

Signature of Shareholder _____ Date: _____ Signature of Shareholder _____ Date: _____

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.