



## Shareholder Communication Policy

Bay National Corporation (the “Company”) has adopted a formal process by which shareholders may communicate with the Board of Directors. If you would like to communicate with the Company’s Board of Directors, including a committee of the Board of Directors or individual directors, you can send an email to the Secretary of the Company, [Investor.Relations@baynational.com](mailto:Investor.Relations@baynational.com), or write to the following address:

Bay National Corporation  
Board of Directors  
c/o Corporate Secretary  
2328 West Joppa Road, Suite 325  
Lutherville, Maryland 21093  
[Investor.Relations@baynational.com](mailto:Investor.Relations@baynational.com)

You may also choose to communicate directly with the Company’s Board of Directors by contacting:

Henry H. Stansbury  
Agency Services, Inc.  
Suite 200  
939 Elkridge Landing Road  
Linthicum, MD 21090  
[Hstansbury@asionline.com](mailto:Hstansbury@asionline.com)

The Corporate Secretary and/or Henry Stansbury will compile all communications and will submit them to the Board of Directors, the Committee or the individual Directors on a periodic basis.

**YOU MAY MAKE YOUR COMMUNICATIONS ANONYMOUSLY AND/OR CONFIDENTIALLY.**