

The Depository Trust Company

IMPORTANT

B#: 2577-07

DATE: November 16, 2007

TO: All Participants

CATEGORY: Corporate Trust

FROM: Jaime Pineda

ATTENTION: Operations Manager

SUBJECT: Addition to the List of Direct Registration System (DRS)/
Eligible Issues

The following issue will be eligible for the Direct Registration System (DRS)/ Profile Modification System:

CUSIP	Description	Transfer Agent	LPA	Effective Date
552507105	M & F Bancorp Inc.	American Stock Transfer	7805	12/01/07

All Participant Withdrawal-by-Transfer (WT) requests that do not specify a DRS indicator in the requests will default to a DRS book-entry position (an S transaction).

This issue will be identified with a special indicators on the Eligible Corporate Securities File (ELISC) and (ELISCD) on CCF and the Eligible Security Inquiry (GWIZ) on PTS.

For further information, please contact your Relationship Management representative.