



**MainStreet Bancshares, Inc. & MainStreet Bank
Whistleblower Protection Policy**

Approved by the Board: February 19, 2026

General

The "Company" hereafter refers to MainStreet Bancshares, Inc. and its principal subsidiary, MainStreet Bank.

The Company is committed to preventing adverse employment action of any kind against employees of the Company who lawfully report information about (i) fraudulent activities within the Company (including wire fraud, mail fraud and bank fraud), (ii) violations of the Sarbanes-Oxley Act of 2002 pertaining to fraud against stockholders of the Company, (iii) questionable accounting, internal accounting controls or auditing matters of the Company, and (iv) conduct by executives of the Company that violates the Company's Code of Ethics and Personnel Policies, or that causes reports and other public disclosures by the Company that are not full, fair and accurate. To advance this commitment, the Company has adopted this Whistleblower Protection Policy ("this Policy").

Prohibition of Adverse Employment Action

In accordance with Section 806 of the Sarbanes-Oxley Act of 2002, it is a violation of this Policy for any officer, employee, contractor, subcontractor, or agent of the Company to take any adverse employment action or in any other manner discriminate against an employee of the Company for engaging in any conduct protected by this Policy (discussed below). For the purposes of this Policy, adverse employment action includes terminating, demoting, suspending, threatening, harassing, or in any other manner discriminate against an employee of the Company.

Employee Conduct that is Protected under this Policy

The following conduct is protected under this Policy from adverse employment action of any kind:

- A. Where an employee of the Company provides information to a Federal regulatory or law enforcement agency, any member of Congress or a Congressional committee, any Company supervisor or employee with authority to investigate prohibited corporate misconduct (herein, an "Authority"), causes information to be provided, or otherwise assists an investigation regarding information the employee reasonably believes constitutes wire fraud, mail fraud, bank fraud or securities fraud against stockholders of the Company, or files, causes to be filed, testifies, participates in or otherwise assists, in a proceeding filed or about to be filed relating to any of these matters.
- B. Employee complaints to an Authority related to any questionable accounting or auditing matters, including, without limitation, the following:

- o fraud or deliberate error in the preparation, evaluation, review or audit of any financial statement of the Company;
 - o fraud or deliberate error in the recording and maintaining of financial records of the Company;
 - o deficiencies in or noncompliance with the Company's internal accounting controls;
 - o misrepresentations or false statements to or by a senior officer or accountant of the Company regarding a matter contained in the financial records, financial reports or audit reports of the Company; or
 - o deviation from full and fair reporting of the Company's financial condition.
- C. Employee complaints to an Authority related to conduct by Executives of the Company that violated the Company's Code of Ethics and Business Conduct Policy or the Company's Personnel Policy or employee complaints related to disclosures in reports and other public disclosures by the Company that are not full, fair and accurate.

Reporting and Investigating Employee Complaints

The Company's Audit Committee will monitor and handle reports by employees of the Company covered by this Policy. Employees should **contact Rafael DeLeon, the MainStreet Bank Audit Committee**

Chairman by phone at 773-230-3702 (Mobile), by email at rdeleon@mstreetbank.com or write to the Audit Committee Chairman at 3008 13th St. NW, Unit A, Washington, DC 20009 to address any issues or concerns pursuant to this Policy.

Complaints will be reviewed and routed based on the "nature of the violation" and confidentiality and anonymity will be maintained to the fullest extent possible, consistent with the need to conduct an adequate investigation and appropriate corrective action. Prompt and appropriate corrective action will be taken when and as warranted in the judgment of the Audit Committee.

Additional Rights

Employees of the Company may have additional rights under the Sarbanes-Oxley Act of 2002 to file justified complaints with federal regulatory or law enforcement agencies, any member of Congress or committees of Congress or the Securities and Exchange Commission. In the event of dismissal or retaliation for filing a complaint, the employee shall have the right to file a complaint with the Secretary of Labor; and if proper procedures are followed, to bring an action in law or equity in the appropriate federal court.