

ANNUAL MEETING OF STOCKHOLDERS OF
WOODSBORO BANK

May 6, 2025

PROXY VOTING INSTRUCTIONS

INTERNET - Access "www.voteproxy.com" and follow the on-screen instructions or scan the QR code with your smartphone. 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 **1-201-299-4446** 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 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 Annual Meeting.

GO GREEN - e-Consent makes it easy to go paperless. With e-Consent, you can quickly access your proxy material, statements and other eligible documents online, while reducing costs, clutter and paper waste. Enroll today via <https://equiniti.com/us/ast-access> to enjoy online access.

COMPANY NUMBER	
ACCOUNT NUMBER	

NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:

The Notice of Meeting, proxy statement and proxy card are available at <https://www.woodsborobank.com/shareholder-relations/>

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

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE FOLLOWING:
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE ☒

1. Election of Three Class B Directors for a Term to Expire in 2027:

<input type="checkbox"/> FOR ALL NOMINEES	NOMINEES: <input type="radio"/> Gordon Cooley <input type="radio"/> J. Frederick Manning <input type="radio"/> M. Natalie McSherry	Class B Director Class B Director Class B Director
<input type="checkbox"/> WITHHOLD AUTHORITY FOR ALL NOMINEES		
<input type="checkbox"/> FOR ALL EXCEPT (See instructions below)		

2. To transact such business as properly may come before the Meeting or any adjournment thereof.

Only stockholders of record at the close of business on February 27, 2025 will be entitled to notice of and to vote at the Meeting or any postponements and adjournments thereof. Whether or not you plan to attend the Meeting, please indicate your choice on the matters to be voted upon, date and sign this proxy and return it in the enclosed postage paid return envelope. You may revoke your proxy at any time prior to its exercise by written notice to the Bank, by executing a proxy bearing a later date or by attending the Meeting and voting in person.

INSTRUCTIONS: To withhold authority to vote for any individual nominee(s), mark "FOR ALL EXCEPT" and fill in the circle next to each nominee you wish to withhold, as shown here: ●

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.

☐

MARK "X" HERE IF YOU PLAN TO ATTEND THE MEETING. ☐

Signature of Stockholder

Date:

Signature of Stockholder

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.