

ANNUAL MEETING OF STOCKHOLDERS OF
JEFFERSONVILLE BANCORP

April 28, 2020

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NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:

The Notice of Meeting, proxy statement and proxy card are available at <http://jeffbank.com/Investor-Relations>

Please sign, date and mail
your proxy card in the
envelope provided as soon
as possible.

↓ Please detach along perforated line and mail in the envelope provided. ↓

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PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

1. Three Nominees to serve three-year terms expiring at 2023 Annual Meeting.

FOR ALL NOMINEES

WITHHOLD AUTHORITY FOR ALL NOMINEES

FOR ALL EXCEPT (See instructions below)

NOMINEES:

- Philip Coombe, III
 Donald L. Knack
 Edward T. Sykes

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: ●

2. Proposal to ratify the appointment of S.R. Snodgrass, P.C. as independent auditors of Jeffersonville Bancorp for the fiscal year ending December 31, 2020. FOR AGAINST ABSTAIN
3. In their discretion, the proxies to vote upon such other business as may properly come before the Annual Meeting.

Please complete, sign, date and return this Proxy promptly in the enclosed postage-paid, addressed return envelope.

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 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.

□

**REVOCABLE PROXY
JEFFERSONVILLE BANCORP**

P.O. Box 398, Jeffersonville, New York 12748

**THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS OF
JEFFERSONVILLE BANCORP**

The undersigned hereby appoints, Rhonda Decker, Virginia Sanborn and Deborah Muzuruk with full power of substitution and resubstitution, proxies of the undersigned, with all of the powers that the undersigned would possess if personally present to cast all the votes which the undersigned would be entitled to vote at the Annual Meeting of Stockholders ("Annual Meeting") of Jeffersonville Bancorp to be held on Tuesday, April 28, 2020 at the Jeffersonville Bake Shop, 4906 State Route 52, Jeffersonville, New York commencing at 3:00 p.m., and any and all adjournments thereof, including (without limiting the generality of the foregoing) to vote and act as indicated on the reverse side.

In their discretion, the proxies are authorized to vote upon such business as may properly come before the Annual Meeting. This Proxy will be voted at the Annual Meeting or any adjournment thereof in accordance with the instructions set forth on the reverse, or in the event no instructions are set forth, this Proxy will be voted FOR each of the nominees for director and FOR the ratification of the appointment of S.R. Snodgrass, P.C.as independent auditors.

The undersigned may revoke this proxy at any time before it is voted by delivering either written notice of revocation of the proxy or a duly executed proxy bearing a later date to George W. Kinne, Jr., of the Company, or by attending the Annual Meeting and voting in person.

(Continued and to be signed on the reverse side.)