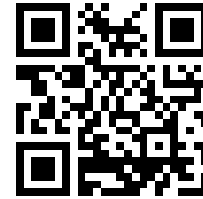


HONAT BANCORP, INC.

724 Main Street, Honesdale, PA 18431 • 570-253-3355

* SPECIMEN *
1 MAIN STREET
ANYWHERE PA 99999-9999

QR Code



PROXY VOTING INSTRUCTIONS

You may vote your proxy in the following ways:

- **Internet**
 - o honatbancorp.hnbbank.com/hlogin
If registered for LinkStar, log into the portal and click "Vote Proxy" under "Action Items"
 - o honatbancorp.hnbbank.com/pxlogin
Enter your control number (12-digit number)
 - o Scan the provided QR code
Enter your control number (12-digit number)

CONTROL NUMBER

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 12:00 p.m., Eastern Time on April 23, 2024. Your Internet vote authorizes the named proxy to vote in the same manner as if you marked, signed, and returned your proxy card.

- **Via Mail**
 - o Date and sign the below proxy and return in the postage-paid return envelope

HONAT BANCORP, INC. PROXY

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned hereby appoints Luke W. Woodmansee as proxy to vote all of the shares of Honat Bancorp, Inc. that the undersigned may be entitled to vote during the Annual Meeting of Shareholders to be held at The Honesdale National Bank Corporate Center, 724 Main Street, Honesdale, Pennsylvania, at 2:00 p.m. on Tuesday, April 23, 2024, with respect to the election of directors and any other business which may properly come before said meeting.

The Board of Directors recommends the election of the nominees for Class C Directors listed below, three to be elected, each for a three-year term expiring at the Annual Meeting in 2027:

Alfred D. Beck
Michael W. Cavage
William Schweighofer

FOR WITHHOLD FOR ALL EXCEPT

To withhold Authority to vote for any nominee, write that nominee's name in the space provided below:

This proxy, when properly signed, will be voted in the manner directed herein by the undersigned shareholder. If no direction is made, this proxy will be voted **FOR** all of the nominees listed above.

DATED: _____, 2024

* SPECIMEN *
1 MAIN STREET
ANYWHERE PA 99999-9999

(Please sign exactly as your name appears on this proxy. When signing as an executor, administrator, guardian, trustee or attorney, please give your title as such. If signer is a corporation, please sign the full corporate name and then an authorized officer should sign his/her name and print his/her name and title below signature. If the shares are held in joint names, all owners should sign.)