

**RULES FOR CONDUCT AT THE VIRTUAL ANNUAL MEETING OF STOCKHOLDERS
OF ELMER BANCORP, INC. – June 7, 2022**

We welcome you to the Virtual Annual Meeting of Stockholders of Elmer Bancorp, Inc. (the “Company”). To provide a fair and informative Meeting, the following rules for the Meeting will be followed. The business of the Meeting will be taken up as set forth in the Agenda.

1. Stockholders will have the opportunity to ask questions using the Virtual Meeting Platform only. To do so, click on the “Q & A” button at the bottom right-hand corner of your screen and type in the question.
2. There will be one period for questions and answers regarding the nominee for director and the other motions to be considered at the meeting, and one period for general statements and questions, as set forth in the Agenda.

In order that we may give as many stockholders as possible the opportunity to ask questions, remarks and/or questions will be limited to three per stockholder.

If you have any matters of individual concern, they should be raised during the question and answer portion of the meeting.

The views, constructive comments and criticisms of the stockholders are welcome, but the purpose of the Meeting will be observed, and the Chairman will disregard statements/questions which are repetitive, irrelevant to the business of the Company, derogatory, or otherwise inappropriate. Derogatory references to personalities or comments that are otherwise in bad taste will not be permitted nor will they be addressed by the Chairman.

3. **VOTING.** After any discussion of the nominees for director and the other motion is completed, stockholders who wish to vote at the Meeting may do so by clicking on the “Voting” button at the bottom right-hand corner of your screen. **If you have already mailed in a proxy, or voted by proxy via the Internet, there is no need to vote now, unless you wish to change your vote.** No further voting will be permitted after the closing of the polls.
4. **ADMINISTRATION AND INTERPRETATION.** The Chairman of the Meeting has sole authority to preside over the Meeting and make all determinations with respect to the conduct of the Meeting, including, without limitation, the administration and interpretation of these rules and procedures. The Chairman also has sole authority to create such additional rules and procedures and to waive full or partial compliance with any rule or procedure as she reasonably determines. Any action taken by the Chairman at the Meeting will be final, conclusive and binding on all persons.

THANK YOU FOR YOUR COOPERATION AND ENJOY THE MEETING.