

ELMER BANCORP, INC.

AGENDA FOR 2022 ANNUAL MEETING OF STOCKHOLDERS

1. CALL TO ORDER.
2. INTRODUCTORY MATTERS.
 - (a) PROOF OF DUE NOTICE.
 - (b) LIST OF STOCKHOLDERS.
 - (c) APPOINTMENT OF INSPECTORS OF ELECTION.
 - (d) ESTABLISHMENT OF QUORUM.
3. READING (OR WAIVER) OF MINUTES OF 2021 ANNUAL MEETING.
4. PURPOSES OF MEETING; INTRODUCTION OF DIRECTORS AND OFFICERS.
5. NOMINATION OF DIRECTOR.
6. MOTION TO RATIFY THE COMPANY'S APPOINTMENT OF ITS INDEPENDENT AUDITORS FOR THE YEAR ENDING DECEMBER 31, 2022.
7. OTHER MOTIONS; QUESTIONS AND DISCUSSION ON MOTIONS.
8. VOTING.
9. PRESIDENT'S REPORT.
10. QUESTIONS FOR AUDITORS AND MANAGEMENT.
11. (IF NECESSARY) RECESS TO TABULATE VOTE.
12. REPORT OF VOTING RESULTS.
13. ADJOURNMENT.