ANNUAL MEETING OF STOCKHOLDERS OF

JEFFERSONVILLE BANCORP

April 27, 2021

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NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:

The Notice of Meeting, proxy statement and proxy card are available at https://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 EN 1. Two Nominees to serve three-year terms expiring at the 2024 Annual Meeting. NOMINEES: FOR ALL NOMINEES Andrew J. Pavloff Karen P. Fisher WITHHOLD AUTHORITY FOR ALL EXCEPT (See instructions below)	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, 2021. 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.
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.	
Signature of Stockholder Note: Please sign exactly as your name or names appear on this Proxy. When shares are held iointly	Signature of Stockholder y, 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 of	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 virtually on Tuesday, April 27, 2021 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.

You are cordially invited and urged to attend the Annual Meeting by pre-registering at https://www.jeffbank.com/jeffersonville-bancorps-2021-annual-meeting/. Since there will be no in-person meeting, please date, sign and promptly return the enclosed proxy card in the enclosed, self-addressed stamped envelope. You can revoke your proxy by physical delivery of a later-dated properly executed proxy to the Jeff Bank branch office located at 4864 State Route 52, Jeffersonville, NY by 11:59 a.m. on April 27, 2021.

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 with physical delivery to the Jeff Bank branch office located at 4864 State Route 52, Jeffersonville, NY 12748 prior to 11:59 a.m. on April 27, 2021.