



Using a black ink pen, mark your votes with an X as shown in this example.
Please do not write outside the designated areas.



Annual Meeting Proxy Card

▼ IF VOTING BY MAIL, SIGN, DETACH AND RETURN THE BOTTOM PORTION IN THE ENCLOSED ENVELOPE. ▼

A Proposals – The Board of Directors recommend a vote “FOR” all the nominees listed and “FOR” Proposal 2.

1. Election of Directors:

01 - Mark Stoudt
(three-year term)

For Withhold
☐ ☐

02 - Mark Alcott
(one-year term)

For Withhold
☐ ☐



2. To ratify the selection of Clark, Schaefer, Hackett CPA's & Company as the independent registered public accounting firm of Ottawa Bancorp, Inc. for fiscal year 2026.

For Against Abstain
☐ ☐ ☐

B Authorized Signatures – This section must be completed for your vote to count. Please date and sign below.

Please sign exactly as name(s) appears hereon. Joint owners should each sign. When signing as attorney, executor, administrator, corporate officer, trustee, guardian, or custodian, please give full title.

Date (mm/dd/yyyy) – Please print date below.

Signature 1 – Please keep signature within the box.

Signature 2 – Please keep signature within the box.

1 U P X 6 8 8 0 4 9



Important notice regarding the Internet availability of proxy materials for the Annual Meeting of Shareholders.
The material is available at: <https://www.myosb.bank/About-OSB/Investor-Information>

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REVOCABLE PROXY - OTTAWA BANCORP, INC.

Notice of 2026 Annual Meeting of Shareholders

The 2026 Annual Meeting of Shareholders of Ottawa Bancorp, Inc., will be held May 20, 2026 at 2:00 pm Local Time, at OSB Community Bank, 925 LaSalle Street, Ottawa, IL 61350.

Proxy Solicited by Board of Directors for Annual Meeting – May 20, 2026

Thomas M. Adler and Gregory A. Mueller, or any of them, each with the power of substitution, are hereby authorized to represent and vote the shares of the undersigned, with all the powers which the undersigned would possess if personally present, at the Annual Meeting of Shareholders of Ottawa Bancorp, Inc. to be held on May 20, 2026 or at any postponement or adjournment thereof.

Shares represented by this proxy will be voted by the shareholder. If no such directions are indicated, the Proxies will have authority to vote "FOR" the election of the Board of Directors and "FOR" Proposal 2.

In their discretion, the Proxies are authorized to vote upon such other business as may properly come before the meeting.

(Items to be voted appear on reverse side)