VOTE

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

Special Meeting Proxy Card

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

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A Proposals – The Board of Directors recommend a vote "FOR" Proposal 1 and "FOR" Proposal 2.

1. The approval and adoption of the Agreement and Plan of Merger, dated as of August 19, 2026 (the "Merger Agreement"), by and among Ottawa Bancorp, Inc. (the "Company"), Pontiac Bancorp, Inc. ("Pontiac") and OSB Merger Sub Inc. ("Merger Sub"), a newly-formed wholly-owned subsidiary of Pontiac formed to facilitate the transactions contemplated by the Merger Agreement, pursuant to which (i) Merger Sub will merge with and into the Company, with the Company as the surviving corporation and a wholly-owned subsidiary of Pontiac (the "Merger") and (ii) immediately thereafter, the Company will merge with and into Pontiac.

For	Against	Abstain
☐	☐	☐

2. A proposal to approve the adjournment or postponement of the special meeting, if necessary or appropriate, to solicit additional proxies in favor of the Merger Agreement and the Merger.

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.

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Important notice regarding the Internet availability of proxy materials for the Special 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 Special Meeting of Shareholders

The Special Meeting of Shareholders of Ottawa Bancorp, Inc., will be held November 18, 2026 at 2:00 pm Local Time, at OSB Community Bank, 925 LaSalle Street, Ottawa, IL 61350.

Proxy Solicited by Board of Directors for Special Meeting — November 18, 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 Special Meeting of Shareholders of Ottawa Bancorp, Inc. to be held on November 18, 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" Proposal 1 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)