

ANNUAL MEETING OF SHAREHOLDERS OF
W.T.B. Financial Corporation

July 20, 2020

GO GREEN

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NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIALS:

The Notice of Meeting and Statement Information, Proxy Card, and Annual Report are available online at www.watrust.com/about/investor-relations

Please sign, date and mail
your proxy card in the
envelope provided as soon
as possible.

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" EACH OF THE NOMINEES FOR DIRECTOR AND "FOR" ITEM 2 AND "FOR" ITEM 3.
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

1. Election of Directors:

FOR ALL NOMINEES

WITHHOLD AUTHORITY
FOR ALL NOMINEES

FOR ALL EXCEPT
(See instructions below)

NOMINEES:

- Peter F. Stanton
- John E. ("Jack") Heath, III
- John J. Luger
- Steven M. Helmbrecht
- Christopher H. Ackerley

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: ●

2. To ratify the appointment of Moss Adams, LLP as the Company's independent public accounting firm for the year ending December 31, 2020.

FOR AGAINST ABSTAIN

3. To ratify the Board of Director's amendments to the Company's Bylaws expressly allowing for virtual and hybrid Annual Meetings of the Shareholders.

In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Annual Meeting. This proxy when properly executed will be voted as directed herein by the undersigned shareholder. **If no direction is made, this proxy will be voted FOR ALL NOMINEES in Proposal 1 and FOR Proposal 2 and Proposal 3.**

MARK "X" HERE IF YOU PLAN TO ATTEND THE MEETING.

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 Shareholder

Date:

Signature of Shareholder

Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, 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 officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

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July 20, 2020

PROXY VOTING INSTRUCTIONS

INTERNET - Access "www.voteproxy.com" and follow the on-screen instructions or scan the QR code with your smartphone. Have your proxy card available when you access the web page.



TELEPHONE - Call toll-free **1-800-PROXIES** (1-800-776-9437) in the United States or **1-718-921-8500** from foreign countries and follow the instructions. Have your proxy card available when you call.

Vote online/phone until 11:59 PM EST the day before the meeting.

MAIL - Sign, date and mail your proxy card in the envelope provided as soon as possible.

VIRTUALLY AT THE MEETING - The company will be hosting the meeting live via the Internet this year. To attend the meeting via the Internet please visit <https://web.lumiagm.com/238431525> (password: wtb2020) and be sure to have available the control number.

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COMPANY NUMBER	
ACCOUNT NUMBER	

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↓ Please detach along perforated line and mail in the envelope provided IF you are not voting via telephone or the Internet. ↓

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1. Election of Directors:

- FOR ALL NOMINEES
- WITHHOLD AUTHORITY FOR ALL NOMINEES
- FOR ALL EXCEPT (See instructions below)

NOMINEES:

- Peter F. Stanton
- John E. ("Jack") Heath, III
- John J. Luger
- Steven M. Helmbrecht
- Christopher H. Ackerley

- 2. To ratify the appointment of Moss Adams, LLP as the Company's independent public accounting firm for the year ending December 31, 2020. FOR AGAINST ABSTAIN
- 3. To ratify the Board of Director's amendments to the Company's Bylaws expressly allowing for virtual and hybrid Annual Meetings of the Shareholders. FOR AGAINST ABSTAIN

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MARK "X" HERE IF YOU PLAN TO ATTEND THE MEETING.

Signature of Shareholder Date: Signature of Shareholder Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, 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 officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.

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W.T.B. FINANCIAL CORPORATION

Proxy for Annual Meeting of Shareholders on July 20, 2020

Solicited on Behalf of the Board of Directors

The undersigned hereby appoints Peter Stanton and Burke Jackowich, and each of them, with full power of substitution and power to act alone, as proxies to vote all the shares of Common Stock which the undersigned would be entitled to vote if personally present and acting at the Annual Meeting of Shareholders of W.T.B. Financial Corporation, to be held July 20, 2020 at <https://web.lumiagm.com/238431525> (password: wtb2020), and at any adjournment or postponement thereof, as follows:

(Continued and to be signed on the reverse side)