

ELMER BANCORP, INC.
CERTIFICATE OF INSPECTORS OF ELECTION

Annual Meeting of Shareholders
June 4, 2024

The undersigned, JESSICA J. COLES duly appointed Inspector of Election for the Annual Meeting of Shareholders (the "Meeting") of Elmer Bancorp, Inc. (the "Company") held June 4, 2024, hereby certifies:

1. The Meeting was held on June 4, 2024, at 11:00 A.M. at The Grove at Centerton, 1022 Almond Road, Pittsgrove, New Jersey.

2. As of April 10, 2024, the record date for the Meeting, the number of common shares issued and outstanding and entitled to vote on (i) the election of directors and (ii) the ratification of auditors, was 1,144,709 shares.

3. There were present at the Meeting, in person or by proxy, shareholders of the Company who were the holders of 692,845 common shares entitled to vote, or approximately 60.52% of the total common shares outstanding and entitled to vote, which constituted a quorum.

4. We received votes of the shareholders of the Company by ballot, in person and by proxy.

5. We canvassed all the votes so cast and the results of such voting are as follows:

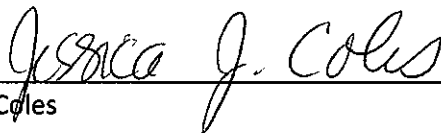
(a) For the election of one director for a five-year term, the following nominee received the number of FOR votes set forth opposite his name:

<u>Nominee</u>	<u>Votes</u>
David F. Raczenbek	451,742

(b) The vote on the proposal to ratify the appointment of S.R. Snodgrass, PC as the independent auditors of Bancorp for the year ending December 31, 2024 was as follows:

Votes FOR 636,249, Votes AGAINST 22,519 and 34,077 votes ABSTAINED. The votes cast FOR the proposal represent a majority of the total votes cast at the Meeting on this proposal.

Dated: June 4, 2024
Elmer, New Jersey



Jessica J. Coles