TANDEM BANCORP, INC. PROXY SOLICITED BY THE BOARD OF DIRECTORS FOR THE 2024 ANNUAL MEETING OF SHAREHOLDERS

The undersigned hereby appoints Charles M. DeWitt, III and Joseph S. Ellis, Jr. as its, his or her true and lawful agent and proxy with full power of substitution, to represent and vote, as indicated below, all of the shares of common stock of Tandem Bancorp, Inc. that the undersigned would be entitled to vote if personally present at the annual meeting of shareholders to be held at Tandem Bancorp, Inc.'s office located at 2356 Main Street, Tucker, Georgia 30084, on May 9, 2024 at 5:00 p.m., Eastern Time, and at any postponements or adjournments thereof, upon the matters described in the accompanying notice of annual meeting of shareholders, receipt of which is hereby acknowledged. **THE BOARD OF DIRECTORS RECOMMENDS THAT THE SHAREHOLDERS VOTE "FOR" THE PROPOSALS.**

| PROPOSAL NO. 1: | To consider and elect the following three nominees to serve on our board of directors for a term of three years, and until their successors are elected and qualified: | | |
|---|--|---------------------------------|---------------------------------------|
| | | FOR | WITHHOLD |
| | 01. Scott Burton | | |
| | 02. Craig Heiser | | |
| | 03. Rick Huddleston | | |
| PROPOSAL NO. 2: | To ratify the appointment of Maul | din & Jenkins, LLC as our exter | nal auditors for the fiscal year 2024 |
| | □ FOR | □ AGAINST | □ ABSTAIN |
| please sign in full corpora authorized person. | s attorney, executor, administrator, to ate name by president or other autho | | |
| (Please be sure | e to date your Proxy.) | | |
| Signature of Shareholder | | | |
| Signature of Shareholder (if | held jointly) | | |

PLEASE ELECTRONICALLY VOTE AS SOON AS POSSIBLE ACCORDING TO THE EMAIL INSTRUCTIONS YOU RECEIVED FROM OUR TRANSFER AGENT, PACIFIC STOCK COMPANY

Print Name(s) of Shareholder(s)

Voting Instructions

| You may | y vote your proxy in the following ways: | | |
|------------------------|---|--|--|
| ~ | Via Internet: | | |
| | Login to https://ipst.pacificstocktransfer.com/pxlogin | | |
| | Enter your control number (12 digit number located below) | | |
| ~ | Via Email: | | |
| | 令 kellie@tandem.bank | | |
| =" | Via Mail: | | |
| | Pacific Stock Transfer Company c/o Proxy Department | | |
| 6725 Via Austi Parkway | | | |
| | Suite 300 Las Vegas, NV 89119 | | |
| | zus vogus, ivv os zzs | | |
| | | | |
| | Please retain your Control Number | | |
| | CONTROL NUMBER | | |
| | | | |

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., prevailing time, on May 8, 2024.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.