AMB FINANCIAL CORP.



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Annual Meeting Proxy Card					
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A Proposals – The Board of Directors recommende	s a vote "FOR" the list	ed proposals.			
The election as Directors of the nominees listed below:					+
01 - Thomas Corsiglia	02 - Michael Mellon	For Withhold	03 - Steven Bohn	For Withhold	•
The ratification of the appointment of Plante & Moran, PLLC as independent auditors of AMB Financial Corp for the year endin December 31, 2025.		in			
their discretion, the proxies are authorized to vote on such ther matters as may properly come before the annual meeting any adjournment or postponement thereof.					

Please sign exactly as your name(s) appear(s) above on this card. When signing as attorney, executor, administrator, trustee or guardian, please give your full title. If shares are held jointly, each holder should sign.

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

Signature 1 - Please keep signature within the box.

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Signature 2 – Please keep signature within the box.

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REVOCABLE PROXY – AMB FINANCIAL CORP

ANNUAL MEETING OF STOCKHOLDERS APRIL 16, 2025

THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS.

The undersigned hereby appoints the Board of Directors of AMB FINANCIAL CORP., with full power of substitution, to act as attorneys and proxies for the undersigned to vote all shares of common stock of AMB Financial Corp. which the undersigned is entitled to vote at the annual meeting of stockholders to be held at American Community Bank of Indiana, 7880 Wicker Avenue, St. John, Indiana 46373, on Wednesday, April 16, 2025 at 11:00 a.m. local time, and at any adjournments and postponements thereof, as follows:

THIS PROXY WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED, THIS PROXY WILL BE VOTED FOR THE PROPOSALS STATED. IF ANY OTHER BUSINESS IS PRESENTED AT SUCH MEETING, THIS PROXY WILL BE VOTED BY THE BOARD OF DIRECTORS IN ITS BEST JUDGMENT. AT THE PRESENT TIME, THE BOARD OF DIRECTORS KNOWS OF NO OTHER BUSINESS TO BE PRESENTED AT THE MEETING.

This Proxy may be revoked at any time before it is voted by: (i) filing with the Secretary of AMB Financial Corp. at or before the Meeting a written notice of revocation bearing a later date than this Proxy; (ii) duly executing a subsequent proxy relating to the same shares and delivering it to the Secretary of AMB Financial Corp. at or before the Meeting; or (iii) attending the Meeting and voting in person (although attendance at the Meeting will not in and of itself constitute revocation of this Proxy). If this Proxy is properly revoked as described above, then the power of the Board of Directors to act as attorney and proxy for the undersigned shall be deemed terminated and of no further force and effect.

The above signed acknowledges receipt from AMB Financial Corp., prior to the execution of this of Notice of the Meeting, a Proxy Statement dated March 12, 2025 and AMB Financial Corp.'s Annual Report to Stockholders for the year ended December 31, 2024.

PLEASE COMPLETE, DATE, SIGN, AND MAIL THIS PROXY CARD IN THE ENCLOSED POSTAGE-PAID ENVELOPE

C Non-Voting Items

Change of Address – Please print new address below.

Comments - Please print your comments below.

Meeting Attendance Mark box to the right if you plan to attend the Annual Meeting.