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**ANDOVER BANCORP, INC.**

**Proxy for Annual Meeting of Shareholders on April 12, 2018**

**Solicited on Behalf of the Board of Directors**

I/We appoint the members of the election committee (Robert L. Taylor, Richard J. Mole, CPA, and Stuart W. Cordell), or any of them, with full power of substitution, as Proxies to vote for and in my/our name all shares of stock of Andover Bancorp, Inc. (the corporation) which I/we would be entitled to vote in person at the annual meeting of the shareholders of the corporation or any adjournments. The meeting will be held in the Family Life Center of the Andover Christian Church, at 200 Stillman Avenue, Andover, Ohio, on Thursday, April 12, 2018 at 2:00 p.m. The Proxies are directed to vote upon the matters set forth in the combined notice of meeting and proxy statement as instructed on the reverse side.

**(Continued and to be signed on the reverse side.)**