



March 26, 2018

Dear Shareholders

American Stock Transfer & Trust Company, LLC (AST), our stock transfer agent, made a mistake and mailed out last year's proxy instead of the one prepared for this year's annual meeting. The directors nominated for election at the meeting on 4/12/18 are Nicholas J. Jammal and A. David Morrow, not Martin R. Cole, Edward J. Pollander, D.D.S., and Stephen E. Varkette. If you return the mistaken proxy by mail, it will not be counted. If you attempt to vote it over the internet, the control code will not work.

The combined notice of meeting and proxy statement sent in the same envelope is correct, as is the proxy posted on our website.

AST sent the correct proxy to all shareholders on Saturday, 3/24/18, with a letter of apology. This should allow you ample time to vote your shares, whether by mail or the internet.

Because we have lost a week as a result of this mistake, however, it is very important that you cast your votes as soon as possible. Once you receive the correct proxy, of course.

If you have any questions about the process, please contact Rich Kotila at 440-293-7605 or Rkotila@andoverbankohio.com. I apologize for the confusion.

Sincerely,

A handwritten signature in blue ink, appearing to read 'S. Varkette', with a long horizontal flourish extending to the right.

Stephen E. Varkette
President & CEO