

AMB FINANCIAL CORP

April 8, 2020

Annual Meeting Notice

To our Shareholders:

While we have concerns relating to COVID-19 (otherwise known as the “coronavirus”) and public gatherings, we are holding the Annual Meeting on Wednesday, April 22, 2020 at 11:00 a.m., Central time, at our main office located at 7880 Wicker Avenue, St. John, Indiana. We will conduct the Annual Meeting with those concerns in mind and take the necessary precautions, including sanitization and social distancing measures. Despite these precautionary measures, we are encouraging stockholders not to attend the Annual Meeting in person. However, as described in the proxy statement you have received, your vote is extremely important, and we are asking that stockholders vote by proxy rather than in person at the Annual Meeting. Please note that your vote by proxy will remain valid and not be impacted by any failure to attend the Annual Meeting. If you still plan on attending the meeting, we ask that you call 219-365-6700 extension 5265 so that we may properly prepare for the meeting. Additionally, if public health developments warrant, and/or there is an emergency order limiting gatherings of people and closing places of business, we are planning for the possibility that the Meeting may be delayed, postponed or adjourned, including changing the time, location or date of the Meeting. Any such change will be announced as promptly as practicable, through a press release on our Website, as well as any other notification required by state law.”