

NEFFS BANCORP, INC.

PROXY

ANNUAL MEETING OF SHAREHOLDERS TO BE HELD ON MAY 12, 2010
THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned, as holder of common stock of Neffs Bancorp, Inc (the "Corporation") hereby constitutes and appoints Ronald Miller as proxy holder and Ronald Gildner as alternate proxy holder of the undersigned, with full power of substitution and to act without the other, to vote all of the shares of the Corporation that the undersigned may be entitled to vote at the Annual Meeting of Shareholders to be held in the NOVA Building, 2375 Levans Rd., Coplay, Pennsylvania on May 12, 2010 at 7:00 p.m., prevailing time, and at any adjournment or postponement thereof, as indicated upon the matters described in the proxy statement.

PLEASE MARK YOUR CHOICE LIKE THIS [X] IN BLUE OR BLACK INK.

I plan to attend the meeting []

1. ELECTION OF 2 DIRECTORS OF THE CORPORATION FOR 3 YEAR TERMS:

Nominees: **Robert B. Heintzelman**
Kevin A. Schmidt

[] **FOR** all nominees listed above (except as marked to the contrary below)

[] **WITHHOLD AUTHORITY** to vote for all nominees listed above

To withhold authority to vote for any individual nominee, write that nominee's name in the space below:

*The Board of Directors recommends a vote **FOR** all these nominees*

2. RATIFICATION OF THE SELECTION OF PARENTEBEARD LLC, CERTIFIED PUBLIC ACCOUNTANTS, AS THE INDEPENDENT AUDITORS FOR THE YEAR ENDING DECEMBER 31, 2010.

[] **FOR** [] **AGAINST** [] **ABSTAIN**

*The Board of Directors recommends a vote **FOR** this proposal.*

*Please Remember to Sign Your Proxy
~Continued on Reverse Side~*

3. IN THEIR DISCRETION, THE PROXY HOLDERS ARE AUTHORIZED TO VOTE UPON SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE THE MEETING AND ANY ADJOURNMENT OR POSTPONEMENT OF THE MEETING.

THIS PROXY, WHEN PROPERLY SIGNED, WILL BE VOTED IN THE MANNER DIRECTED HEREIN BY THE UNDERSIGNED SHAREHOLDER(S). IF NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED **FOR** ALL NOMINEES AND **FOR** EACH PROPOSAL.

Shareholder Number

Number of Shares

Signature of Shareholder

Signature of Shareholder

Dated: _____, 2010

Neffs Bancorp, Inc. has 183,016 shares outstanding held as of the Record Date of March 15, 2010.

THIS PROXY MUST BE DATED, SIGNED BY THE SHAREHOLDER(S) AND RETURNED PROMPTLY TO THE CORPORATION. WHEN SHARES ARE HELD AS JOINT TENANTS, BOTH MUST SIGN. WHEN SIGNING AS ATTORNEY, EXECUTOR, ADMINISTRATOR, TRUSTEE OR GUARDIAN, PLEASE GIVE FULL TITLE AS SUCH. IF MORE THAN ONE TRUSTEE, ALL SHOULD SIGN. IF A CORPORATION, PLEASE SIGN IN FULL CORPORATE NAME BY PRESIDENT OR AUTHORIZED OFFICER. IF A PARTNERSHIP, PLEASE SIGN IN PARTNERSHIP NAME BY AUTHORIZED PERSON. IF YOU RECEIVE MORE THAN ONE PROXY CARD, PLEASE DATE AND SIGN EACH CARD AND RETURN ALL PROXY CARDS.

THIS PROXY MAY BE REVOKED AT ANY TIME BEFORE IT IS VOTED.