

Important Notice Regarding the Availability of Proxy Materials for the Shareholder Meeting to Be Held on May 12, 2010.

- **This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. We encourage you to access and review all of the important information contained in the proxy materials before voting.**
- **The proxy statement and annual report are available at <http://www.neffsnatl.com/neffsbancorp.html>.**
- **If you want to receive a paper or e-mail copy of these documents, you must request one. There is no charge to you for requesting a copy.**

The 2010 Annual Meeting of the Shareholders of Neffs Bancorp, Inc. will be held at the NOVA Building, 2375 Levans Road, Coplay, Pennsylvania, on May 12, 2010, at 7:00 p.m., prevailing time, for the purpose of considering and voting upon the following matters:

- To elect 2 Class B directors each to serve for a three-year term and until their successors are elected and qualified. The Board of Directors recommends a vote for the nominees listed in the Proxy Statement.
- To ratify the selection of ParenteBeard LLC as the corporation's independent auditors for the year ending December 31, 2010. The Board of Directors recommends a vote for this proposal.
- To transact such other business as may properly come before the meeting and any adjournment or postponement thereof.

The following documents will be available on the website above:

- 2009 Annual Report
- 2010 Proxy Statement
- 2010 Proxy Card

Shareholders may request their Annual Report and Proxy Statement by any of the following methods:

- Telephone: 1-877-882-3353 (toll-free)
- Email: shareholder@neffsnatl.com.
- Website: <http://www.neffsnatl.com/neffsbancorp.html>
- Mail: mail the attached form in the enclosed envelope

Shareholder Name(s): _____

Shareholder Number: _____

Number of Shares: _____

I would like to receive my proxy materials by:

- E-mail to my e-mail address at _____
- Mail

The election above will be:

- Permanent (or until further notice)
- This year only

Signature of Shareholder

Signature of Shareholder

Dated: _____, 2010