

NSTS BANCORP, INC.

ANNUAL MEETING OF STOCKHOLDERS

MAY 24, 2023

THIS REVOCABLE PROXY IS SOLICITED BY THE BOARD OF DIRECTORS

The undersigned hereby appoints, Stephen G. Lear and Carissa H. Schoolcraft and each or either of them as proxies, with full power of substitution, to represent and to vote all the shares of common stock of NSTS Bancorp, Inc. (the "Company"), which the undersigned would be entitled to vote, at the Company's Annual Meeting of Stockholders to be held on May 24, 2023, and at any adjournments thereof, subject to the directions indicated on this Proxy Card.

THIS PROXY, IF PROPERLY SIGNED AND DATED, WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED IT WILL BE VOTED "FOR" THE DIRECTOR NOMINEES AND "FOR" PROPOSALS 2 & 3.

Should the undersigned be present and elect to vote at the Annual Meeting or at any adjournment thereof and after notifying the Company's Corporate Secretary at the Annual Meeting of the undersigned's decision to revoke this proxy, then the power of said attorneys and proxies shall be deemed terminated and of no further force and effect. This proxy may also be revoked by sending written notice to the Company's Corporate Secretary at the address set forth on the Notice of Annual Meeting, by voting via the Internet at a later time or by submitting a signed, later-dated proxy prior to a vote being taken on a proposal at the Annual Meeting.

The undersigned acknowledges receipt from the Company, prior to the execution of this proxy, of the Notice of Annual Meeting and the Proxy Statement for the Annual Meeting, and the Annual Report on Form 10-K.

Please complete, sign and date this proxy and return it promptly in the enclosed envelope.

The Board of Directors unanimously recommends a vote "FOR" the director nominees and "FOR" proposals 2 & 3.

1. Election of Directors:

	FOR	WITHHOLD
01. Apolonio Arenas	<input type="checkbox"/>	<input type="checkbox"/>
02. Thomas J. Kneesel	<input type="checkbox"/>	<input type="checkbox"/>
03. Rodney J. True	<input type="checkbox"/>	<input type="checkbox"/>

2. Ratify the appointment of Plante & Moran, PLLC as independent registered public accounting firm for the year ending December 31, 2023.

☐ FOR ☐ AGAINST ☐ ABSTAIN

3. Approve the NSTS Bancorp, Inc. 2023 Equity Incentive Plan.

☐ FOR ☐ AGAINST ☐ ABSTAIN

Date: _____

Signature of Stockholder

Signature of Stockholder

NOTE: Please sign exactly as your name appears on this proxy. When signing as attorney, executor, administrator, trustee or guardian, please give full title. If shares are held jointly, each holder should sign but the signature of only one holder is required.