

Dividend Reinvestment and Stock Purchase Authorization Form

Date: _____

Social Security Number/Taxpayer Identification Number _____

Names of all Registered Owners:

Return to: Kish Bank, Plan Administrator

I hereby appoint Kish Bank (the "Administrator") as my administrator under the terms and conditions of the Dividend Reinvestment and Stock Purchase Plan for Kish Bancorp, Inc. ("Kish"), which are incorporated herein by reference. I represent and warrant that my purchase of shares of Kish common stock (the "Shares") pursuant to the Plan is for purposes of investment and not with a view towards resale. I further understand that I may not transfer the Shares unless I register or comply with an exemption from registration under federal and state securities laws with respect to such a transaction. I understand that Shares acquired through the Plan will bear a restrictive transfer legend in accordance with the foregoing.

Please enroll my account as follows:

(Place an "X" in the box, using black or blue ink.)

1. **Full Dividend Reinvestment** -- Reinvest any dividends that may become payable to me on all Common Stock now or hereafter registered to me and any voluntary cash payments I may choose to send.

Partial Dividend Reinvestment - Reinvest any dividends that may become payable to me on the following Shares and any voluntary cash payments I may choose to send.

Number of Shares: _____

2. **Optional Cash Payment** - Reinvest dividends as described above and the Optional Cash Payment of a minimum of \$500.00 at any one time, up to \$25,000.00 in the aggregate per calendar year.

\$ _____

Signature of all registered owners:

(In case of joint owners, each joint owner should sign.)

(Please sign exactly as your name appears.)

INSTRUCTIONS

Please check only one of the boxes in item 1 above. If you do not check any box for item 1, FULL DIVIDEND REINVESTMENT will be assumed. In addition, please complete Box 3 if you are submitting Optional Cash upon enrollment.

You may change or revoke this authorization at any time by notifying the Administrator, in writing, of your desire to change or terminate your participation.

Reminder: This authorization form must be signed above.

Withdrawal of Acceptance

If you have accepted an offer to purchase these securities made pursuant to an Offering Document which contains a written notice explaining your right to withdraw your acceptance pursuant to section 207(m) of the Pennsylvania Securities Act of 1972, you may elect, within two business days after the first time you have received this notice and an Offering Document (which is not materially different from the final Offering Document) to withdraw from your purchase agreement and receive a full refund of all moneys paid by you. Your withdrawal will be without any further liability to any person. To accomplish this withdrawal, you need only send a written notice (including a notice by facsimile or electronic mail) to the issuer (or underwriter if one is listed on the front page of the Offering Document) indicating your intention to withdraw.

DO NOT RETURN THIS FORM UNLESS YOU INTEND TO PARTICIPATE SINCE THIS FORM AUTHORIZES THE ENROLLMENT OF YOUR SHARES IN THE DIVIDEND REINVESTMENT AND STOCK PURCHASE PLAN.