

IMPORTANT UPDATE FOR CROGHAN BANCSHARES, INC. ANNUAL MEETING OF SHAREHOLDERS Change in Location of the Annual Meeting of Shareholders

Meeting Date: Tuesday, May 12, 2020

Meeting Time: 1:00 pm (Eastern Time)

Virtual Meeting Access: www.meetingcenter.io/262290664

Due to the emerging public health impact of the coronavirus outbreak (COVID-19) and to support the health and well-being of our employees, shareholders and our community, the location of the 2020 Annual Meeting of Shareholders has been changed and will be held over the web in a virtual meeting format only. You will not be able to attend the Annual Meeting in person.

To access the virtual meeting, please click the www.meetingcenter.io/262290664 link. To login to the virtual meeting you have two options: Join as a “Guest” or Join as a “Shareholder”. If you join as a “Shareholder”, you will be required to have a control number and password. The password for the meeting is **CHBH2020**

If you were a shareholder as of the close of business on March 13, 2020 and have your control number, you may vote during the Annual Meeting by following the instructions available on the meeting website during the meeting. For a registered shareholder, the control number can be found on your proxy card or notice, or email you previously received.

If you hold your shares through an intermediary, such as a bank or broker, you must register in advance to attend the Annual Meeting. To register you must submit proof of your proxy power (legal proxy) reflecting your Croghan Bancshares, Inc. holdings along with your name and email address to Computershare. Requests for registration must be labeled as “Legal Proxy” and be received no later than 5:00 p.m., Eastern Time, on May 6, 2020. You will receive a confirmation email from Computershare of your registration.

Requests for registration should be directed to Computershare at the following address:

By email:

Forward the email from your broker, or attach an image of your legal proxy, to legalproxy@computershare.com. If you do not have your control number, you may attend as a guest (non-shareholder) but will not have the option to vote your shares or ask questions at the virtual meeting.

Please note that the proxy card included with the proxy materials previously distributed will not be updated to reflect the change in location and may continue to be used to vote your shares in connection with the Annual Meeting.

Shareholders are encourage to submit their votes for the Annual Meeting as soon as possible to ensure that their votes are counted and that there is quorum for the Annual Meeting. Due to the current delays being experienced in the delivery of U.S. Mail in several areas of the country related to COVID-19, shareholders are strongly urged to submit their votes via the Internet by following the instructions included on the form of proxy or the Notice of Availability of Proxy Materials.

This change in location of the Annual Meeting of Shareholders to a virtual meeting is being announced via press release and posted on the “Shareholder Information” page of our website in accordance with the COVID-19 contingency plan described in the proxy materials previously delivered to shareholders.