

Western New England Bancorp

WESTERN NEW ENGLAND BANCORP, INC. PROXY FOR ANNUAL MEETING OF SHAREHOLDERS TO BE HELD MAY 9, 2024 THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS THIS PROXY CARD IS VALID ONLY WHEN SIGNED AND DATED

The undersigned hereby constitutes and appoints John E. Bonini and Guida R. Sajdak and each of them, as proxies with full power of substitution, to represent and vote all of the shares which the undersigned is entitled to vote at the Annual Meeting of Shareholders (the "Annual Meeting") of Western New England Bancorp, Inc. (the "Company") in such manner as they, or any of them, may determine on any matters which may properly come before the Annual Meeting or any adjournments thereof and to vote on the matters set forth on the reverse side as directed by the undersigned. The Annual Meeting will be held at the Sheraton Springfield Monarch Place Hotel, One Monarch Place, Springfield, MA 01144 on May 9, 2024, at 10:00 a.m., and at any and all adjournments thereof. The undersigned hereby revokes any proxies previously given.

THIS PROXY WHEN PROPERLY EXECUTED WILL BE VOTED AS DIRECTED HEREIN BY THE UNDERSIGNED SHAREHOLDER. IF NO DIRECTION IS MADE, THE PROXY WILL BE VOTED FOR ALL OF THE NOMINEES LISTED IN PROPOSAL 1, AND FOR PROPOSALS 2 AND 3.

(Continued and to be marked, dated and signed on the reverse side)

FOLD AND DETACH HERE AND READ THE REVERSE SIDE

Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting of Shareholders to be held May 9, 2024

The Proxy Statement/Prospectus and our 2023 Annual Report to Shareholders are available at: <u>http://www.viewproxy.com/WNEB/2024</u>

The Board of Directors recommends a vote "FOR" all the nominees listed under Proposal 1, a	and
"FOR" proposals 2 and 3. PROXY PROPOSALS:	

Proposal 1: Election of the following directors for a three-year annual meeting of shareholders: For Withhold 01 James C. Hagan 02 William D. Masse 03 Philip R. Smith	term expiring at the 2027	 Proposal 2: Consideration and approval of a non-binding advisory resolution on the compensation of the Company's named executive officers. For Against Abstain Proposal 3: Ratification of the appointment of Wolf & Company, P.C., as the Company's independent registered public accounting firm for the fiscal year ending December 31, 2024. For Against Abstain NOTE: Consideration of any other business properly brought before the Annual Meeting, and any adjournment or postponement thereof.
DO NOT PRINT IN TH (Shareholder Name & Data)	-	Date
Address Change/Comments: (If you noted any Address Changes and/or Comments above, please mark box.)	Please indicate if you plan to attend this meeting	

PLEASE DETACH ALONG PERFORATED LINE AND MAIL IN THE ENVELOPE PROVIDED.

As a shareholder of WESTERN NEW ENGLAND BANCORP, INC., you have the option of voting your shares electronically through the Internet or by telephone, eliminating the need to return the proxy card. Your electronic vote authorizes the named proxies to vote your shares in the same manner as if you marked, signed, dated and returned the proxy card. Votes submitted electronically over the Internet or by telephone must be received by 11:59 p.m., Eastern Daylight Time, on May 8, 2024.

For participants in the Western New England Bancorp 401(k) Plan, ESOP, or EIP this proxy, when properly executed, will be voted in the manner directed by the undersigned. If no direction is given, if the card is not signed, or if the card is not received prior to 11:59 p.m., Eastern Daylight Time, on May 2, 2024, the Plan's Trustee will vote your shares held in the Plan in the same proportion as shares were voted by other Plan participants.

	CONTROL NUMBER					
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PROXY VOTING INSTRUCTIONS

Please have your 11-digit control number ready when voting by Internet or Telephone

INTERNET Vote Your Proxy on the Internet: Go to www.AALvote.com/WNEB Have your proxy card available when you access the above website. Follow the prompts to vote your shares.	TELEPHONE Vote Your Proxy by Phone: Call 1 (866) 804- 9616 Use any touch-tone telephone to vote your proxy. Have your proxy card available when you call. Follow the voting instructions to vote your shares.	<u>MAIL</u> Vote Your Proxy by Mail: Mark, sign, and date your proxy card, then detach it, and return it in the postage-paid envelope provided.