

OTCQB Certification

I, John A. Russell, Treasurer and CFO of Jeffersonville Bancorp ("the Company"), certify that:

a. The Company is registered with the SEC or exempt from SEC registration as indicated below (check one):

- ☐ Company is registered under Section 12g of the Exchange Act
- ☐ Company is relying on Exchange Act Rule 12g3-2(b)
- ☐ Company is a bank that reports to a Bank Regulator under Section 12(i) of the Exchange Act
- ☒ Company is a bank that is non-SEC reporting but is current in its reporting to a Banking Regulator
- ☐ Other (describe) _____

b. The Company is current in its reporting obligations as of the most recent fiscal year end and any subsequent quarters, and such information has been posted either on the SEC's EDGAR system or the OTC Disclosure & News Service, as applicable.

c. The Company Profile displayed on www.otcmarkets.com is current and complete as of 11/21/2014 and includes the total shares outstanding, authorized, and in the public float as of that date.

d. The following is a complete list of attorney(s) and law firm(s) who advised or assisted in the preparation of the Company's most recent annual report, including in-house counsel: (If no attorney assisted in putting together the disclosure, indicate the person or persons who prepared the disclosure and their relationship to the company.)

John A. Russell, Treasurer and CFO

e. The following is a complete list of third party providers, including names and addresses, engaged by the Company, its officers, directors or controlling shareholders, during the period from the Company's prior fiscal year end to the date of this OTCQB Certification, to provide investor relations services, public relations services, or other related services to the Company including promotion of the Company or its securities:

None

f. Listed below are the names, legal addresses and % of shares owned by all Officers, Directors and Control Persons (control persons are beneficial owners of more than five percent (5%) of any class of the issuer's equity securities). If any of the beneficial shareholders are corporate shareholders, the name and address of the person(s) owning or controlling such corporate shareholders and the resident agents of the corporate shareholders must also be included.

Name	Address (City and State only)	% Shares Owned
See Attached		

Date: 11/21/2014

Name of Certifying CEO or CFO: John A. Russell

Title: Treasurer and CFO

Signature: 
(Digital Signatures should appear as "/s/ [OFFICER NAME]")

Jeffersonville Bancorp
Fiscal Year Ending December 31, 2013

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Donald Knack Jeffersonville, NY, USA	CPA	Director	Director of Bank	Principal of Knack, Pavloff & Co., LLP	0.203	N/A	N/A
John K. Gempler Jeffersonville, NY, USA	Insurance company manager	Director and Corp. Secretary	Director and Corp. Secretary of Bank	President, Callicoon Co-Operative Insurance Co	2.457	N/A	N/A
James F. Roche Callicoon, NY, USA	Auto dealer	Director	Director of Bank	Principal of Roche Lease Corp. and Arden Enterprises	2.450	N/A	N/A
Kenneth C. Klein Forestburgh, NY, USA	Attorney	Director and Chairman	Director and Chairman of Bank	Private practice	0.145	N/A	N/A
Wayne V. Zanetti Grahamsville, NY, USA	N/A	President and Director	Chief Executive Officer/President and Director of Bank	N/A	0.640	N/A	N/A
Raymond L. Walter Yulan, NY, USA	Retired former President of Bank	Director	Director and Vice Chairman of Bank	N/A	0.659	N/A	N/A
John W. Galligan Forestburgh, NY, USA	Surveyor	Director	Director of Bank	Principal of John W. Galligan Co.	0.710	N/A	N/A

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Edward T. Sykes Callicoon, NY, USA	Title Company Manager	Director	Director of Bank	Chairman of Southern Tier Title Agency	1.049	N/A	N/A
Tatiana Hahn Jeffersonville, NY, USA	N/A	Vice President	Chief Lending Officer/SVP	N/A	0.231	N/A	N/A
John A. Russell Port Jervis, NY, USA	N/A	Treasurer	Chief Financial Officer/SVP	N/A	0.240	N/A	N/A
George W. Kinne, Jr. Roscoe, NY, USA	N/A	Vice President	Senior Lending Officer/SVP	N/A	0.032	N/A	N/A
Phillip Coombe III Grahamsville, NY	Investment Advisor	Director	Director of Bank	Owner of Coombe Financial Services, Inc., and a partner of Coombe Bender & Company, LLC	2.194	N/A	N/A
David W. Bodenstein Jeffersonville, NY	Insurance Broker	Director	Director of Bank	President of Mike Preis, Inc.	0.306	N/A	N/A
Fred W. Stabbert III Callicoon, NY	Publisher	Director	Director of Bank	President of Catskill Delaware Publications, Inc.	0.014	N/A	N/A
Total Directors and Executive Officers					11.330		