

Management Certification

The undersigned, on behalf of Great American Bancorp, Inc. ("the Company"), certifies that the information provided herein is accurate and complete to the best of the Company's knowledge.

1. The Company is current in its disclosure obligations pursuant to the following reporting standard:

SEC Reporting Obligations

- ☐ The Company has a reporting obligation under Section 13 or 15(d) of the Exchange Act
- ☐ The Company has a reporting obligation under Regulation A (Tier 2)
- ☐ The Company has a reporting obligation under Regulation Crowdfunding (CF)
- ☐ Other (please describe)

Other Reporting Obligations

- ☒ The Company is a U.S. bank, bank holding company, or similar financial institution exempt from SEC registration, has a reporting obligation to a U.S. Bank Regulator and follows OTC Markets' Bank Reporting requirements.
- ☐ The Company is exempt from SEC registration and is reporting under the Alternative Reporting Standard

2. Indicate below whether the Company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):

Yes: ☐ No: ☒

3. Indicate below whether the Company is subject to Bankruptcy or reorganization proceedings.

Yes: ☐ No: ☒

4. The Company has a Verified Company Profile on OTCMarkets.com.
5. The Company is duly organized and in good standing under the laws of the state or jurisdiction in which the Company is organized or does business.
6. The Company understands and acknowledges its obligations to report company-related actions pursuant to Exchange Act Rule 10b-17 and FINRA Rule 6490.
7. The Company understands and acknowledges its obligations to publicly disclose material information in a timely manner in accordance with applicable U.S. federal securities laws, including but not limited to Section 10(b) of the Exchange Act and Rule 10b-5 thereunder.
8. The Company's transfer agent and its address are listed below. If the Company acts as its own transfer agent, indicate that by listing the Company and its information in the fields provided.¹

Transfer Agent: Computershare

Address: PO Box 43006 Providence, RI 02940-3006

¹ OTCQX, OTCQB, and OTCID companies are required to retain a transfer agent that participates in the Transfer Agent Verified Shares Program. OTCID companies that act as their own transfer agent may submit data directly to OTC Markets.

9. The Company's most recent Annual Report was prepared by:

Below is a list all law firm(s) and attorney(s) (including internal counsel) that acted as the Company's primary legal counsel in preparing its most recent annual report or, if no attorney assisted in preparing the disclosure, the person(s) who prepared the disclosure and their relationship to the Company.

Patrick McWilliams, CFO

10. The Company's Officers, Directors and 5% Control Persons are listed below:

The table below provides information regarding all officers and directors of the Company, or any person that performs a similar function, regardless of the number of shares they own. To the best of the Company's knowledge, it includes all individuals or entities beneficially owning 5% or more of any class of the issuer's equity securities. To identify holders of 5% or more, companies may obtain a recent copy of their shareholder list that includes Non-Objecting Beneficial Owners or "NOBOs." SEC Reporting companies may also research their beneficial ownership and insider transaction filings such as on Schedules 13G or 13D or on Forms 3, 4, and 5.

As of (latest practicable date): February 25, 2025

Individual Name (First, Last) or Entity Name (Include names of control person(s) if a corporate entity)	Position/Company Affiliation (ex: CEO, 5% Control person)	City and State (Include Country if outside U.S.)	Number of Shares Owned (List common, preferred, warrants and options separately)	Class of Shares Owned	Percentage of Class of Shares Owned (undiluted)
Ronald Guenther	Director	Champaign, IL	8,211	Common	2.28%
John Hecker	Director	Champaign, IL	17,020	Common	4.73%
Ronald Kiddoo	Director	Urbana, IL	1,500	Common	0.42%
Melinda Piper	Director	Champaign, IL	8,464	Common	2.35%
George Rouse	Director & CEO	Champaign, IL	73,652	Common	20.48%
Patrick McWilliams	CFO	Mahomet, IL	1,403	Common	0.39%
Patrick Rouse	President GTPS Insurance Agency	Champaign, IL	8,286	Common	2.30%
Tyler Rouse	Executive Vice President - First Federal Savings Bank of Champaign- Urbana	Champaign, IL	5,954	Common	1.66%
Jason Eyman	SVP – Lending	Champaign, IL	10,851	Common	3.02%
Michael Martin	Director of First Federal Savings Bank of Champaign Urbana	Champaign, IL	2,000	Common	0.56%
Ata Durukan	SVP-Human Resources and Marketing	Champaign, IL	8,834	Common	2.46%
Julie Little	SVP-Lending Operations	Tuscola, IL	900	Common	0.25%
James McMurry	SVP – Mortgage Lending	Mahomet, IL	4,121	Common	1.15%

Mark Piper	SVP – Operations	Champaign, IL	10,288	Common	2.86%
Elizabeth Reed	SVP – Deposit acquisitions	Tuscola, IL	2,976	Common	0.83%

Any additional material details, including conversion terms of any class of the issuer's equity securities, are below:

In accordance with the Company's certificate of incorporation, no shareholder is entitled to vote with respect to the shares held in excess of 10% of the outstanding shares of common stock.

11. The Company has Convertible Debt as detailed below:

The following is a complete list of the Company's Convertible Debt which includes all promissory notes, convertible notes, convertible debentures, or any other debt instruments convertible into a class of the issuer's equity securities. The table includes all issued or outstanding convertible debt at any time during the last complete fiscal year and any interim period between the last fiscal year end and the date of this Certification.

☒ Check this box to confirm the Company had no Convertible Debt issued or outstanding at any point during this period.

Date of Note Issuance	Principal Amount at Issuance (\$)	Outstanding Balance (\$) (include accrued interest)	Maturity Date	Conversion Terms (e.g., pricing mechanism for determining conversion of instrument to shares)	# Shares Converted to Date	# of Potential Shares to be Issued Upon Conversion ²	Name of Noteholder (entities must have individual with voting / investment control disclosed).	Reason for Issuance (e.g., Loan, Services, etc.)

Total Outstanding Balance:

Total Shares:

Any additional material details, including footnotes to the table are below :

Signature:

² The total number of shares that can be issued upon full conversion of the Outstanding Balance. The number should not factor any "blockers" or limitations on the percentage of outstanding shares that can be owned by the Noteholder at a particular time. For purposes of this calculation, please use the current market pricing (e.g. most recent closing price, bid, etc.) of the security if conversion is based on a variable market rate.

Name of Principal Executive Officer or Principal Financial Officer: Patrick McWilliams

Title: CFO

Date: 4/23/2025

Signature: /s/Patrick J McWilliams

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