

OFFICE OF THE COMPTROLLER OF THE CURRENCY
Washington, D.C. 20219

SCHEDULE 14A

Proxy Statement Pursuant to Section 14(a) of
the Securities Exchange Act of 1934 (Amendment No.)

Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material under §240.14a-12

SIDNEY FEDERAL SAVINGS AND LOAN ASSOCIATION

(Name of Registrant as Specified In Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

Payment of Filing Fee (Check the appropriate box):

- No fee required.
- Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.
 - (1) Title of each class of securities to which transaction applies:

 - (2) Aggregate number of securities to which transaction applies:

 - (3) Per unit price or other underlying value of transaction computed pursuant to Exchange Act Rule 0-11 (set forth the amount on which the filing fee is calculated and state how it was determined):

 - (4) Proposed maximum aggregate value of transaction:

 - (5) Total fee paid:

- Fee paid previously with preliminary materials.
Check box if any part of the fee is offset as provided by Exchange Act Rule 0-11(a)(2) and identify the filing for which the offsetting fee was paid previously. Identify the previous filing by registration statement number, or the Form or Schedule and the date of its filing.
- (1) Amount Previously Paid:

 - (2) Form, Schedule or Registration Statement No.:

 - (3) Filing Party:

 - (4) Date Filed:

SIDNEY FEDERAL SAVINGS AND LOAN ASSOCIATION

1045 10th Avenue
Sidney, Nebraska 69162
(308) 254-2401

PROXY STATEMENT SUPPLEMENT

**Notice of Change of Time of the 2020
Annual Meeting of Stockholders
June 16, 2020**

June 9, 2020

To the Stockholders of Sidney Federal Savings and Loan Association:

Sidney Federal Savings and Loan Association (the "Association") has changed the time of its 2020 annual meeting of stockholders scheduled for Tuesday, June 16, 2020 (the "2020 Annual Meeting"). This notice relates to the Association's proxy statement, dated April 27, 2020, furnished to stockholders of the Association in connection with the solicitation of proxies by the Board of Directors of the Company for use at the 2020 Annual Meeting (the "2020 Proxy Statement"). The meeting date, location and record date for the 2020 Annual Meeting remain unchanged and there is no change to the proposals to be presented to stockholders for consideration at the 2020 Annual Meeting. You should refer to the proxy materials previously provided to you for additional information.

The new time for the 2020 Annual Meeting will be 2:00 p.m., local time. The location for the 2020 Annual Meeting, which is the executive office of Sidney Federal Savings and Loan Association, located at 1045 10th Avenue, Sidney, Nebraska 69162, remains the same.

If you have already voted and do not wish to change your vote, you do not need to do anything. Stockholders may also continue to use the form of proxy previously provided.

THIS NOTICE SHOULD BE READ IN CONJUNCTION WITH THE 2020 PROXY STATEMENT.

By Order of the Board of Directors,

/s/ Steve Smith
Steve Smith
President and Chief Executive Officer