



PLEASE MARK VOTES AS IN THIS EXAMPLE

### REVOCABLE PROXY SOUND FINANCIAL, INC.

#### ANNUAL MEETING OF SHAREHOLDERS MAY 26, 2009

THIS PROXY IS SOLICITED BY THE BOARD OF DIRECTORS.

The undersigned hereby appoints the members of the Board of Directors of Sound Financial, Inc. and its survivor, with full power of substitution, and authorizes them to represent and vote, as designated below and in accordance with their judgment upon any other matters properly presented at the annual meeting, all the shares of Sound Financial, Inc. common stock held of record by the undersigned at the close of business on April 28, 2009, at the annual meeting of shareholders, to be held on Tuesday, May 26, 2009, and at any and all adjournments or postponements thereof. The Board of Directors recommends a vote "FOR" each of the listed proposals.

Sound Financial, Inc. Proxy Statement, Annual Report and Form of Proxy are available at [www.soundcb.com](http://www.soundcb.com) (click button marked "2008 Annual Report").

- |   |                          |                          |                          |
|---|--------------------------|--------------------------|--------------------------|
|   | For                      | With-<br>hold            | For All<br>Except        |
| 1. The election of Laura Lee Stewart, Debra Jones and Rogelio Riojas as directors of Sound Financial, Inc., each for a term of three years. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

INSTRUCTION: To withhold authority to vote for any individual nominee, mark "For All Except" and write that nominee's name in the space provided below.

- |  |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|
|  | For                      | Against                  | Abstain                  |
| 2. The ratification of the appointment of Moss Adams, LLP as the independent registered public accounting firm for the Corporation for the fiscal year ending December 31, 2009. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

THIS PROXY WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED, THIS PROXY WILL BE VOTED FOR THE PROPOSALS STATED. IF ANY OTHER BUSINESS IS PRESENTED AT SUCH MEETING, THIS PROXY WILL BE VOTED BY THOSE NAMED IN THIS PROXY IN THEIR BEST JUDGMENT. AT THE PRESENT TIME, THE BOARD OF DIRECTORS KNOWS OF NO OTHER BUSINESS TO BE PRESENTED AT THE MEETING.

Should a director nominee be unable to serve as a director, an event that Sound Financial, Inc. does not currently anticipate, the persons named in this proxy reserve the right, in their discretion, to vote for a substitute nominee designated by the Board of Directors.

This proxy may be revoked at any time before it is voted by delivering to the Secretary of Sound Financial, Inc. on or before the taking of the vote at the annual meeting, a written notice of revocation bearing a later date than the proxy or a later-dated proxy relating to the same shares of Sound Financial, Inc. common stock, or by attending the annual meeting and voting in person. Attendance at the annual meeting will not in itself constitute the revocation of a proxy. If this proxy is properly revoked as described above, then the power of such attorneys and proxies shall be deemed terminated and of no further force and effect.

Please be sure to date and sign this proxy card in the box below.

Date

Sign above



Detach above card, sign, date and mail in postage paid envelope provided.



#### SOUND FINANCIAL, INC.

By signing this proxy, I (we) acknowledge the prior receipt from Sound Financial, Inc., of the Notice of Annual Meeting scheduled to be held on May 26, 2009, a Proxy Statement dated on or about May 5, 2009 and Sound Financial, Inc.'s Annual Report to Shareholders for the fiscal year ended December 31, 2008.

Please sign exactly as your name appears on this card. When signing as attorney, executor, administrator, trustee or guardian, please give your full title. If shares are held jointly, each holder should sign.

PLEASE ACT PROMPTLY

PLEASE COMPLETE, DATE, SIGN, AND MAIL THIS PROXY CARD PROMPTLY  
IN THE ENCLOSED POSTAGE-PAID ENVELOPE.

IF YOUR ADDRESS HAS CHANGED, PLEASE CORRECT THE ADDRESS IN THE SPACE PROVIDED BELOW AND RETURN THIS PORTION WITH THE PROXY IN THE ENVELOPE PROVIDED.

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