

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

SCHEDULE 14A INFORMATION

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 Pursuant to §240.14a-12

Finward Bancorp

(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:

Dear Profit Sharing Plan Participant:

You hold shares of Finward Bancorp (FNWD) common stock in your Peoples Bank Employees' Savings & Profit Sharing Plan account. As you know, earlier this year, Finward Bancorp signed an Agreement and Plan of Merger to acquire Royal Financial, Inc. and its wholly-owned subsidiary, Royal Savings Bank, and further expand our Chicagoland presence. The merger proposal must now be approved by Finward's shareholders at a Special Shareholder Meeting to be held on December 13, 2021. Your vote is extremely important, as a failure to vote will have the same effect as a vote against the merger transaction. No matter how many shares you own, we urge you to vote "FOR" all three proposals to approve the merger.

Earlier this year, all Profit Sharing Plan accounts were transferred from our Wealth Management department to our Plan Administrators, Pentegra and Reliance Trust. Due to the timing of this account transfer, the most efficient way to deliver the proxy materials to you is to deliver them electronically. Our Transfer Agent, Broadridge Corporate Issuer Solutions, will send an email to you this week with instructions on how to access your proxy materials and vote your shares electronically. Please watch for this email and vote your shares as soon as possible but in any event no later than December 12, 2021.

If you have any questions, feel free to contact me at my email address below or Chad Houston at chouston@ibankpeoples.com.

Sincerely,

Leane Cerven



Leane English Cerven

EVP, Chief Risk Officer, General Counsel and Corporate Secretary

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