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

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**FORM 8-K**

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**CURRENT REPORT**  
**Pursuant to Section 13 or 15(d)**  
**of the Securities Exchange Act of 1934**

**Date of Report (Date of earliest event reported): August 6, 2025**

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**Finward Bancorp**

(Exact name of registrant as specified in its charter)

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**Indiana**  
(State or other jurisdiction  
of incorporation)

**001-40999**  
(Commission  
File Number)

**35-1927981**  
(IRS Employer  
Identification No.)

**9204 Columbia Avenue**  
**Munster, Indiana**  
(Address of principal executive offices)

**46321**  
(Zip Code)

**(219) 836-4400**  
(Registrant's telephone number, including area code)

**N/A**  
(Former name or former address, if changed since last report.)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, without par value	FNWD	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

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**Item 8.01 Other Events.**

On August 7, 2025, Finward Bancorp (the “Bancorp”) announced that on August 6, 2025 the Federal Deposit Insurance Corporation and the Indiana Department of Financial Institutions terminated the Consent Order issued to Peoples Bank, the wholly-owned Indiana state-chartered commercial bank subsidiary of the Bancorp (the “Bank”), that was effective on November 7, 2023 relating to the Bank’s compliance with the Bank Secrecy Act and its implementing regulations (collectively, the “BSA”). The termination of the Consent Order follows the Bank’s successful resolution of the deficiencies in the Bank’s BSA compliance and anti-money laundering compliance program, which was the subject of the Consent Order.

On August 7, 2025, the Bancorp issued a press release announcing the termination of the Consent Order. A copy of the press release is attached as Exhibit 99.1 to this Current Report on Form 8-K and incorporated by reference herein.

**Item 9.01 Financial Statements and Exhibits.**

(d) *Exhibits.*

The following exhibits are being furnished with this Current Report on Form 8-K.

<u>Exhibit No.</u>	<u>Exhibit</u>
99.1	<a href="#">Press Release dated August 7, 2025.</a>
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

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## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

### **Finward Bancorp**

Date: August 7, 2025

By: /s/ Benjamin L. Schmitt

Printed Name: Benjamin L. Schmitt

Title: Executive Vice President, Chief Financial Officer  
and Treasurer



9204 Columbia Avenue  
Munster, Indiana 46321  
219.836.4400

**FOR IMMEDIATE RELEASE**  
**AUGUST 7, 2025**

**FOR FURTHER INFORMATION**  
**CONTACT SHAREHOLDER SERVICES**  
**(219) 853-7575**

#### **FINWARD BANCORP ANNOUNCES TERMINATION OF CONSENT ORDER**

**Munster, Indiana** - Finward Bancorp (Nasdaq: FNWD) (the "Bancorp"), the holding company for Peoples Bank (the "Bank"), today announced that on August 6, 2025 the Federal Deposit Insurance Corporation ("FDIC") and the Indiana Department of Financial Institutions ("DFI") terminated the Consent Order issued to the Bank that was effective on November 7, 2023 relating to the Bank's compliance with the Bank Secrecy Act and its implementing regulations (collectively, the "BSA"). The termination of the Consent Order follows the Bank's successful resolution of the deficiencies in the Bank's BSA compliance and anti-money laundering compliance program, which was the subject of the Consent Order.

"We are very pleased to announce the termination of the Consent Order and the successful resolution of this matter. We want to convey our sincere appreciation and thanks to our board of directors, management team, and staff who worked tirelessly to achieve the requirements of the Consent Order, satisfy our regulators' concerns, and strengthen the BSA/AML compliance program of Peoples Bank," said Benjamin J. Bochnowski, President and Chief Executive Officer of the Bancorp. "As a company, we are proud of the hard work and dedication our team has shown throughout this process. The termination of the Consent Order reflects our ongoing commitment to strong compliance, sound banking practices, and serving our customers with integrity. We also want to thank the regulatory and supervisory staff at the FDIC and DFI for their diligent efforts and oversight as we enhanced the Bank's BSA/AML compliance program."

#### **About Finward Bancorp**

Finward Bancorp is a locally managed and independent financial holding company headquartered in Munster, Indiana, whose activities are primarily limited to holding the stock of Peoples Bank. Peoples Bank provides a wide range of personal, business, electronic and wealth management financial services from its 26 locations in Lake and Porter Counties in Northwest Indiana and Chicagoland. Finward Bancorp's common stock is quoted on The NASDAQ Stock Market, LLC under the symbol FNWD. The website [ibankpeoples.com](http://ibankpeoples.com) provides information on Peoples Bank's products and services, and Finward Bancorp's investor relations.

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