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

Washington, D.C. 20049

FORM 8-K

CURRENT REPORT

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

Date of Report: May 15, 2020

NORTHWEST INDIANA BANCORP

(Exact name of registrant as specified in its charter)

Indiana (State or other jurisdiction of incorporation)

000-26128 (Commission File Number)

35-1927981

(IRS Employer Identification No.)

9204 Columbia Avenue Munster, Indiana 46321 (Address of principal executive offices) (Zip Code)

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

N/A

(Former name or former address, if changed since last report)

Check the appropriate any of the following pr		8-K is intended to simultaneously satisfy the filing obligation of the registrant under
☐ Written communica	ations pursuant to Rule	125 under the Securities Act (17 CFR 230.425)
☐ Soliciting material p	oursuant to Rule 14a-12	under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencemer	nt communications purs	uant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencemer	nt communications purs	uant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
Securities registered p	pursuant to Section 12(o) of the Act: None.
Title of each class N/A	Trading Symbol(s) N/A	Name of each exchange on which registered N/A
		t is an emerging growth company as defined in Rule 405 of the Securities Act of 2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).
Emerging growth com	npany 🗆	
		sheck mark if the registrant has elected not to use the extended transition period for ccounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 8.01. Other Events

On May 15, 2020, NorthWest Indiana Bancorp (the "Bancorp") issued a press release announcing that the Board of Directors has declared a quarterly dividend of \$0.31 per share on the Bancorp's common stock payable on July 3, 2020, to shareholders of record on June 26, 2020. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

Forward Looking Statements

This Current Report on Form 8-K may contain forward-looking statements regarding the financial performance, business prospects, growth, and operating strategies of NWIN. For these statements, NWIN claims the protections of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. Statements in this communication should be considered in conjunction with the other information available about NWIN, including the information in the filings NWIN makes with the SEC. Forward-looking statements provide current expectations or forecasts of future events and are not guarantees of future performance. The forward-looking statements are based on management's expectations and are subject to a number of risks and uncertainties. Forward-looking statements are typically identified by using words such as "anticipate," "estimate," "project," "intend," "plan," "believe," "will" and similar expressions in connection with any discussion of future operating or financial performance.

Although management believes that the expectations reflected in such forward-looking statements are reasonable, actual results may differ materially from those expressed or implied in such statements. Risks and uncertainties that could cause actual results to differ materially include: the significant risks and uncertainties for our business, results of operations, and financial condition, as well as our regulatory capital and liquidity ratios and other regulatory requirements caused by the COVID-19 pandemic, which will depend on several factors, including the scope and duration of the pandemic, its influence on financial markets, the effectiveness of our remote work arrangements and staffing levels in branches and other operational facilities, and actions taken by governmental authorities and other third parties in response to the pandemic; changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates, market liquidity, and capital markets, as well as the magnitude of such changes, which may reduce net interest margins; inflation; customer acceptance of NWIN's products and services; customer borrowing, repayment, investment, and deposit practices; customer disintermediation; the introduction, withdrawal, success, and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions, and divestitures; economic conditions; and the impact, extent, and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms.

In addition to the above factors, we also caution that the actual amounts and timing of any future common stock dividends or share repurchases will be subject to various factors, including our capital position, financial performance, capital impacts of strategic initiatives, market conditions, and regulatory and accounting considerations, as well as any other factors that our Board of Directors deems relevant in making such a determination. Therefore, there can be no assurance that we will repurchase shares or pay any dividends to holders of our common stock, or as to the amount of any such repurchases or dividends. Further, statements about the effects of the COVID-19 pandemic on our business, operations, financial performance, and prospects may constitute forward-looking statements and are subject to the risk that the actual impacts may differ, possibly materially, from what is reflected in those forward-looking statements due to factors and future developments that are uncertain, unpredictable, and in many cases beyond our control, including the scope and duration of the pandemic, actions taken by governmental authorities in response to the pandemic, and the direct and indirect impact of the pandemic on our customers, third parties, and us.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits.

99.1 Dividend Press Release dated May 15, 2020.

SIGNATURE

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.

Date: May 15, 2020

NORTHWEST INDIANA BANCORP

By: /s/ Robert T. Lowry

Name: Robert T. Lowry

Title: Executive Vice President, Chief Financial Officer and Treasurer

INDEX TO EXHIBITS

Exhibit

Number Description

99.1 Dividend Press Release dated May 15, 2020.

FOR IMMEDIATE RELEASE May 15, 2020

FOR FURTH CONTACT E (219) 853-75

NORTHWEST INDIANA BANCORP ANNOUNCES SECOND QUARTER DIVIDEND

Munster, Indiana - - NorthWest Indiana Bancorp, the parent company for Peoples Bank, today announced that the Board of Directors of the Bancorp declared a dividend of \$0.31 per share payable on July 3, 2020, with a record date of June 26, 2020.

About NorthWest Indiana Bancorp

NorthWest Indiana 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 22 locations in Lake and Porter Counties in Northwest Indiana and South Chicagoland. NorthWest Indiana Bancorp's common stock is quoted on the OTC Pink Marketplace and the OTC Bulletin Board under the symbol NWIN. The website ibankpeoples.com provides information on Peoples Bank's products and services, and NorthWest Indiana Bancorp's investor relations.

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