

**1895 Bancorp of Wisconsin, Inc.  
7001 West Edgerton Avenue  
Greenfield, Wisconsin 53220  
(414) 421-8200**

April 23, 2026

Dear Fellow Stockholder:

The 2026 Annual Meeting of Stockholders of 1895 Bancorp of Wisconsin, Inc. will be held at the office of PyraMax Bank, FSB located at 7001 West Edgerton Avenue, Greenfield, Wisconsin on Friday, May 29, 2026, at 10:00 a.m., Central time.

The enclosed Notice of Annual Meeting and Proxy Statement describe the formal business to be transacted at the annual meeting. During the annual meeting we will also report on the operations of 1895 Bancorp of Wisconsin, Inc. Also enclosed is the 1895 Bancorp of Wisconsin, Inc. Consolidated Financial Statements for the Years Ended December 31, 2025 and 2024. Our directors and executive officers, as well as a representative of our independent registered public accounting firm, are expected to be present at the annual meeting to respond to any questions that stockholders may have.

The business to be conducted at the annual meeting consists of the election of three directors and the ratification of the appointment of Wipfli LLP as our independent registered public accounting firm for the year ending December 31, 2026. The Board of Directors has determined that the matters to be considered at the annual meeting are in the best interest of 1895 Bancorp of Wisconsin, Inc. and its stockholders, and the Board of Directors unanimously recommends a vote “**FOR**” each director nominee and each other matter to be considered.

On behalf of the Board of Directors, we urge you to sign, date and return the enclosed proxy card or submit your proxy online following the instructions on the proxy card as soon as possible. This will not prevent you from attending the meeting and voting in person, but will assure that your vote is counted if you are unable to attend the annual meeting. Your vote is important, regardless of the number of shares that you own.

**Our Proxy Statement and the 1895 Bancorp of Wisconsin, Inc. Consolidated Financial Statements for the Years Ended December 31, 2025 and 2024 are available at:**  
**<https://www.cstproxy.com/1895bancorpofwisconsin/2026>**.

Sincerely,

/s/ David Ball

David Ball

President and Chief Executive Officer

1895 Bancorp of Wisconsin, Inc.  
7001 West Edgerton Avenue  
Greenfield, Wisconsin 53220  
(414) 421-8200

**NOTICE OF  
ANNUAL MEETING OF STOCKHOLDERS  
To Be Held On May 29, 2026**

Notice is hereby given that the 2026 Annual Meeting of Stockholders of 1895 Bancorp of Wisconsin, Inc. will be held at the office of PyraMax Bank, FSB located at 7001 West Edgerton Avenue, Greenfield, Wisconsin on Friday, May 29, 2026 at 10:00 a.m., Central time.

A Proxy Card and Proxy Statement for the annual meeting are enclosed. The annual meeting is for the purpose of considering and acting upon:

1. the election of three directors;
2. the ratification of the appointment of Wipfli LLP as independent registered public accounting firm for the year ending December 31, 2026; and

such other matters as may properly come before the annual meeting, or any adjournments thereof. The Board of Directors is not aware of any other business to come before the annual meeting.

Any action may be taken on the foregoing proposals at the annual meeting on the date specified above, or on the date or dates to which the annual meeting may be adjourned. Stockholders of record at the close of business on April 9, 2026 are the stockholders entitled to vote at the annual meeting, and any adjournments thereof.

Each stockholder, whether he or she plans to attend the annual meeting, is requested to sign, date and return the enclosed proxy card without delay in the enclosed postage-paid envelope. Any proxy given by the stockholder may be revoked at any time before it is voted. A proxy may be revoked by filing with the Corporate Secretary of 1895 Bancorp of Wisconsin, Inc. a written revocation or a duly executed proxy card bearing a later date. Any stockholder present at the annual meeting may revoke his or her proxy and vote personally on each matter brought before the annual meeting. However, if you are a stockholder whose shares are not registered in your own name, you will need additional documentation from your record holder in order to vote in person at the annual meeting. Attendance at the annual meeting will not in itself constitute revocation of your proxy.

By Order of the Board of Directors

/s/ Monica Baker  
Monica Baker  
Corporate Secretary

Greenfield, Wisconsin  
April 23, 2026

**Important: the prompt return of proxies will save the expense of further requests for proxies. A self-addressed envelope is enclosed for your convenience. No postage is required if mailed within the United States.**

**Important notice regarding the availability of proxy materials: the proxy statement, including the notice of the annual meeting of stockholders, and the 1895 Bancorp of Wisconsin, Inc. Consolidated Financial Statements for the Years Ended December 31, 2025 and 2024 are available at <https://www.cstproxy.com/1895bancorpofwisconsin/2026>.**

**PROXY STATEMENT**  
**1895 Bancorp of Wisconsin, Inc.**  
**7001 West Edgerton Avenue**  
**Greenfield, Wisconsin 53220**  
**(414) 421-8200**

**ANNUAL MEETING OF STOCKHOLDERS**

**May 29, 2026**

This Proxy Statement is furnished in connection with the solicitation of proxies on behalf of the Board of Directors of 1895 Bancorp of Wisconsin, Inc. (which we sometimes refer to as the “Company”) to be used at the Annual Meeting of Stockholders, which will be held at the offices of PyraMax Bank, FSB located at 7001 West Edgerton Avenue, Greenfield, Wisconsin on Friday, May 29, 2026 at 10:00 a.m., Central time, and all adjournments of the annual meeting. The accompanying Notice of Annual Meeting of Stockholders and this Proxy Statement are first being mailed to stockholders on or about April 23, 2026.

Stockholders who execute proxies in the form solicited hereby retain the right to revoke them in the manner described below. Unless so revoked, the shares represented by such proxies will be voted at the annual meeting and all adjournments thereof. Proxies solicited on behalf of the Board of Directors of 1895 Bancorp of Wisconsin, Inc. will be voted in accordance with the directions given thereon. **Please sign and return your proxy card in the postage paid envelope provided. Where no instructions are indicated on the proxy card, signed proxies will be voted “FOR” the election of each of the nominees for director named herein and “FOR” the ratification of the appointment of Wipfli LLP as our independent registered public accounting firm for the year ending December 31, 2026.**

Proxies may be revoked by sending written notice of revocation to the Corporate Secretary of 1895 Bancorp of Wisconsin, Inc. at the address shown above, by filing a duly executed proxy bearing a later date, by following the instructions to submit your proxy via the Internet on the enclosed proxy card, or by voting in person at the annual meeting. The presence at the annual meeting of any stockholder who had given a proxy shall not revoke such proxy unless the stockholder delivers his or her ballot in person at the annual meeting or delivers a written revocation to our Corporate Secretary prior to the voting of such proxy.

If you have any questions about voting your proxy or require assistance, please call Monica Baker, Corporate Secretary, at (414) 421-8200.

If you are a stockholder whose shares are not registered in your name, you will need appropriate documentation from your record holder to vote in person at the annual meeting.

## SOLICITATION OF PROXIES; EXPENSES

We will pay the cost of this proxy solicitation. Our directors, executive officers and other employees may solicit proxies by mail, personally, by telephone, by press release, by facsimile transmission or by other electronic means. No additional compensation will be paid to our directors, executive officers or employees for such services. We will reimburse brokerage firms and other custodians, nominees, and fiduciaries for reasonable expenses incurred by them in sending proxy materials to the beneficial owners of our common stock. We have retained Laurel Hill Advisory Group, LLC (“Laurel Hill”) to assist us in soliciting proxies, and we have agreed to pay Laurel Hill a fee of \$6,500 plus out-of-pocket expenses and charges for telephone calls made and received in connection with the solicitation.

## VOTING SECURITIES AND PRINCIPAL HOLDERS

Except as otherwise noted below, holders of record of 1895 Bancorp of Wisconsin, Inc.’s shares of common stock, par value \$0.01 per share, as of the close of business on April 9, 2026 are entitled to one vote for each share then held. As of April 9, 2026, there were 5,527,048 shares of common stock issued and outstanding.

1895 Bancorp of Wisconsin, Inc.’s Articles of Incorporation provide that, subject to certain exceptions, record holders of 1895 Bancorp of Wisconsin, Inc.’s stock may not directly or indirectly offer to acquire or acquire the beneficial ownership of more than 10% of any class of equity security of 1895 Bancorp of Wisconsin, Inc. and that any shares acquired in excess of this limit will not be entitled to be voted and will not be counted as voting stock in connection with any matters submitted to the stockholders for a vote.

### Principal Holders

The following table sets forth, as of April 9, 2026, the shares of common stock beneficially owned by our directors and executive officers, individually and as a group, and by each person who was known to us as the beneficial owner of more than 5% of the outstanding shares of common stock. The mailing address for each of our directors and executive officers is 7001 West Edgerton Avenue, Greenfield, Wisconsin 53220.

	<b>Shares of Common Stock Beneficially Owned as of April 9, 2026 (1)</b>	<b>Percent of Shares of Common Stock Outstanding (2)</b>
TI-Trust, Inc. as Directed Trustee for the PyraMax Bank 401(k) Savings Plan and PyraMax Bank Employee Stock Ownership Plan 7001 West Edgerton Avenue Greenfield, WI 53220	522,169	9.45%
 <b><u>Directors</u></b>		
Monica Baker	97,958(3)	1.8 %
David Ball	127,331(4)	2.3 %
Darrell Francis	55,827(5)	1.0 %
Clarence Harris	1,100	*
Kristina Hill	2,000	*
Richard B. Hurd	149,495(6)	2.7%
James Spiegelberg	48,761(7)	*
John Talsky	39,680(8)	*
Gary Zenobi	44,070(9)	*
 <b><u>Executive Officers Who Are Not Directors</u></b>		
Steven T. Klitzing, Chief Financial Officer	56,606(10)	1.0%
Daniel K. Kempel, Chief Credit Officer	26,248(11)	*
Eric Hurd, Chief Lending Officer	26,182(12)	*
All directors and officers as a group (12 persons)	675,258	11.3%

- \* Represents less than 1% of outstanding common stock.
- (1) A person is deemed to be the beneficial owner, for purposes of this table, of any shares of 1895 Bancorp of Wisconsin, Inc. common stock if they have or share voting or investment power with respect to such common stock or have a right to acquire beneficial ownership at any time within 60 days from April 9, 2026. At April 9, 2026, there were 439,392 outstanding options to purchase shares of 1895 Bancorp of Wisconsin, Inc. common stock, all of which could be exercised within 60 days. As used herein, “voting power” is the power to vote or direct the voting of shares and “investment power” is the power to dispose or direct the disposition of shares. Except as otherwise noted, ownership is direct and the named individuals and group exercise sole voting and investment power over the shares of 1895 Bancorp of Wisconsin, Inc. common stock.
  - (2) Based on a total of 5,527,048 shares of common stock outstanding as of April 9, 2026.
  - (3) Includes 4,308 shares held through Ms. Baker’s 401(k) plan, 5,950 shares allocated to Ms. Baker’s ESOP account, 6,000 shares of unvested restricted stock over which Ms. Baker has sole voting power but no investment power, and 65,637 shares that could be acquired through the exercise of vested stock options.
  - (4) Includes 3,854 shares allocated to Mr. Ball’s ESOP account, 12,751 shares of unvested restricted stock over which Mr. Ball has sole voting power but no investment power and 85,133 shares that could be acquired through the exercise of vested stock options.
  - (5) Includes 16,147 shares held by a deferred compensation plan, 2,833 shares of unvested restricted stock over which Mr. Francis has sole voting power but no investment power and 26,320 shares that could be acquired through the exercise of vested stock options.
  - (6) Includes 2,833 shares of unvested restricted stock over which Mr. Hurd has sole voting power but no investment power, and 88,287 shares that could be acquired through the exercise of vested stock options.
  - (7) Includes 9,081 shares held by a deferred compensation plan, 2,833 shares of unvested restricted stock over which Mr. Spiegelberg has sole voting power but no investment power and 26,320 shares that could be acquired through the exercise of vested stock options.
  - (8) Includes 2,833 shares of unvested restricted stock over which Mr. Talsky has sole voting power but no investment power and 26,320 shares that could be acquired through the exercise of vested stock options.
  - (9) Includes 4,290 shares held by a deferred compensation plan, 2,833 shares of unvested restricted stock over which Mr. Zenobi has sole voting power but no investment power and 26,320 shares that could be acquired through the exercise of vested stock options.
  - (10) Includes 3,016 shares allocated to Mr. Klitzing’s ESOP account, 8,949 shares of unvested restricted stock over which Mr. Klitzing has sole voting power but no investment power and 33,573 shares that could be acquired through the exercise of vested stock options.
  - (11) Includes 2,487 shares held through Mr. Kempel’s 401(k) plan, 3,634 shares allocated to Mr. Kempel’s ESOP account, 2,000 shares of unvested restricted stock over which Mr. Kempel has sole voting power but no investment power and 14,081 shares that could be acquired through the exercise of vested stock options.
  - (12) Includes 2,084 shares held through Mr. Eric Hurd’s 401(k) plan, 3,889 shares allocated to Mr. Eric Hurd’s ESOP account, 2,000 shares of unvested restricted stock over which Mr. Eric Hurd has sole voting power but no investment power and 14,081 shares that could be acquired through the exercise of vested stock options.

## Quorum

The presence in person or by proxy of holders of a majority of the total number of outstanding shares of common stock entitled to vote is necessary to constitute a quorum at the annual meeting. Abstentions and broker nonvotes will be counted for purposes of determining that a quorum is present. In the event there are not sufficient votes for a quorum, or to approve or ratify any matter being presented at the time of the annual meeting, the annual meeting may be adjourned in order to permit the further solicitation of proxies.

As to the election of three directors, the proxy card being provided by the Board of Directors enables a stockholder: (i) to vote FOR ALL nominees; (ii) to WITHHOLD for ALL nominees; or (iii) to vote FOR ALL EXCEPT one or more of the nominees. Directors are elected by a plurality of votes cast, without regard to either broker non-votes or proxies as to which the authority to vote for the nominees being proposed is withheld. Plurality means that individuals who receive the highest number of votes cast are elected, up to the maximum number of directors to be elected at the annual meeting.

As to the ratification of the appointment of Wipfli LLP as our independent registered public accounting firm for the year ending December 31, 2026, by checking the appropriate box, a stockholder may: (i) vote FOR the ratification; (ii) vote AGAINST the ratification; or (iii) ABSTAIN from voting on such ratification. The ratification of this matter shall be determined by a majority of the votes cast on the matter. Broker non-votes will not affect the outcome of the vote, and abstentions will have the same effect as votes against.

## **Participants in the PyraMax Bank, FSB Employee Stock Ownership Plan and 401(k) Savings Plan**

If you participate in the PyraMax Bank, FSB Employee Stock Ownership Plan (the “ESOP”), you will receive a Vote Authorization Form for the ESOP that reflects all of the shares you may direct the trustees to vote on your behalf under the ESOP. Under the terms of the ESOP, the ESOP trustee votes all shares held by the ESOP, but each ESOP participant may direct the trustee how to vote the proportionate interest of shares of our common stock allocated to his or her account. The ESOP trustee will vote all unallocated shares of our common stock held by the ESOP, allocated shares for which a participant has voted to abstain, and allocated shares for which no voting instructions are received in the same proportion as shares for which it has timely received voting instructions, subject to a determination that the vote is in the best interest of ESOP participants.

In addition, participants in the PyraMax Bank, FSB 401(k) Savings Plan (“401(k) Plan”) who have an account in the 1895 Bancorp of Wisconsin, Inc. Stock Fund in the 401(k) Plan will receive a Vote Authorization Form that allows them to direct the 401(k) Plan trustee to vote their shares held by the 401(k) Plan. If a participant does not direct the 401(k) Plan trustee how to vote his or her shares in the 401(k) Plan, the trustee will vote those shares in the same proportion as shares for which it has timely received voting instructions from other 401(k) Plan participants.

The deadline for returning your ESOP and 401(k) Vote Authorization Forms or submitting your vote instructions via the Internet is Friday, May 22, 2026 at 11:59 p.m. Central time.

## PROPOSAL I—ELECTION OF THREE DIRECTORS

Our Board of Directors is comprised of nine members. Our bylaws provide that directors are divided into three classes as nearly equal in number as possible, with one class of directors elected annually. Three directors have been nominated for election at the annual meeting to serve for a three-year period and until their respective successors shall have been elected and qualified. The Board of Directors has nominated Darrell Francis, Richard Hurd and John Talsky, each to serve as a director for a three-year term. Each nominee is currently a director of 1895 Bancorp of Wisconsin, Inc. and has agreed to serve as a director if elected.

The following sets forth certain information regarding the nominees, the other current members of our Board of Directors, and executive officers who are not directors. It is intended that the proxies solicited on behalf of the Board of Directors (other than proxies in which the vote is withheld as to any nominee) will be voted at the annual meeting for the election of the proposed nominees. If a nominee is unable to serve, the shares represented by all such proxies will be voted for the election of such substitute as the Board of Directors may determine. At this time, the Board of Directors knows of no reason why any of the nominees might be unable to serve, if elected. Except as indicated herein, there are no arrangements or understandings between any nominee or continuing director and any other person pursuant to which such nominee or continuing director was selected. Age information is as of April 9, 2026, and term as a director includes service with PyraMax Bank, FSB.

With respect to directors and nominees, the biographies contain information regarding the person's business experience and the experiences, qualifications, attributes or skills that caused the Board of Directors to determine that the person should serve as a director. Each director of 1895 Bancorp of Wisconsin, Inc. is also a director of PyraMax Bank, FSB.

### Directors

#### *The nominees for director are:*

**Darrell Francis** has served on the Board of Directors of PyraMax Bank since June 1986. He was appointed Chairman of the Board in July 2007. He owns and operates a private dental practice in Wisconsin and has performed general dentistry since 1976. Dr. Francis has been a member of the South Milwaukee Police and Fire Commission for over 25 years. He is the former President of the South Milwaukee Lion's Club and was previously on the Board of Directors of Southshore-YMCA. Mr. Francis has extensive knowledge of local markets and the communities served by PyraMax Bank. Age 73.

**Richard Hurd** retired as an executive officer of 1895 Bancorp and PyraMax Bank in November 2023, and remains a board member of both companies. Richard was the Executive Vice President Strategic Planning Officer of 1895 Bancorp of Wisconsin, Inc. and PyraMax Bank, FSB. Prior to that, Mr. Hurd was the Chief Executive Officer and President from 2007 to 2021 and Chief Operating Officer from 2004 to 2007. Mr. Hurd has been a board member since 2004. He joined PyraMax Bank, FSB in 2001. Prior to joining PyraMax Bank, FSB Mr. Hurd had 30 years of banking experience at First Wisconsin National Bank, Marine Bank and Bank One Corporation. Mr. Hurd's banking experience and knowledge of financial markets enhance the breadth of experience of our Board of Directors. Age 74.

**John Talsky** has served on the Board of Directors since 2001. Mr. Talsky is an attorney who has owned a law firm specializing in estate planning and related services since 1973. Mr. Talsky is the Village of Greendale Board of Zoning Appeals Member, Chairman (1990 to present). Mr. Talsky's broad legal experience enables him to bring a unique perspective to the Board of Directors. Age 77.

### THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" EACH OF THE NOMINEES FOR DIRECTOR.

#### *The following directors of 1895 Bancorp of Wisconsin, Inc. have terms ending in 2027:*

**David Ball** joined 1895 Bancorp of Wisconsin, Inc. and PyraMax Bank in February 2021 as a Director, President and Chief Operating Officer. Effective October 1, 2022, Mr. Ball assumed the position of President and Chief Executive Officer of the Company and PyraMax Bank. In this role he oversees the daily operations of PyraMax Bank, designs and implements business strategies and sets comprehensive goals for profitability and growth. Prior to being employed by PyraMax Bank, Mr. Ball was most recently the Managing Director of Correspondent Banking at

BMO Harris from 2004 until February 2021. Mr. Ball has over 30 years of banking experience, with a depth of expertise in finance, commercial lending and management. Age 57.

**Kristina Hill** has served on the Boards of Directors of the Company and PyraMax Bank since July 2023. Ms. Hill worked for Fiserv, Inc. from 1998 until 2022, and is currently serving as Senior Vice President, Sales, at Temenos, LLC, a company specializing in enterprise software for banks and financial services companies. Ms. Hill previously worked at IBM in business development. Ms. Hill has her Bachelor of Science in Business Administration with an emphasis in Marketing and her Masters in Business Administration from the Marquette University. Her deep understanding of the financial industry landscape and proven ability to drive transformative growth, aligns perfectly with PyraMax Bank's strategic goals and vision. Ms. Hill brings significant knowledge, experience, and fresh perspectives to the Board of Directors. Age 56.

**Gary Zenobi** has served on the Board of Directors of PyraMax Bank since 1992. Mr. Zenobi is a retired certified public accountant who owned his own certified public accounting firm, GAZ LLC, from 2010 to 2015. He was a partner in the accounting firm of Bartlett & Zenobi, SC. from 1994 to 2010. Prior to that, Mr. Zenobi owned his own firm Gary A. Zenobi, S.C. from 1988 to 1994. Mr. Zenobi also worked at the CPA firms Jannsen & Co. SC from 1977 to 1987 and Bersch and Co. SC from 1973 to 1976. He was the Comptroller of American Medical Services, Inc. from 1970 to 1973 and began his career working for Touche Ross from 1967 to 1970. Mr. Zenobi is a certified public accountant and his diverse background and broad experience in public accounting enhances our Board of Director's oversight of financial reporting. Age 80.

***The following directors of 1895 Bancorp of Wisconsin, Inc. have terms ending in 2028:***

**Monica Baker** was appointed Executive Vice President—Chief Operating Officer of the Company and PyraMax Bank in October 2022. Prior to that, Ms. Baker was Senior Vice President—Chief Brand Officer since January 2014. Ms. Baker joined PyraMax Bank in 1993 as the Vice President of Marketing/Human Resources/Savings. In 2000, she was promoted to Senior Vice President of Marketing/Human Resources and in 2010 she was promoted to Senior Vice President of Marketing/Human Resources/Retail Lending. Ms. Baker has been on the Board of Directors since 2006. Prior to being employed with PyraMax Bank, Ms. Baker was the Human Resources Officer at Maritime Savings Bank. She brings with her over 34 years of banking experience, focused on retail banking, retail lending, human resources and marketing. Ms. Baker holds her Master of Business Administration Degree from the University of Wisconsin-Milwaukee and undergraduate with a double major in Human Resources and Marketing from the University of Wisconsin-Milwaukee. Ms. Baker's extensive experience in retail banking, retail lending, human resources and marketing are valuable to our Board of Directors in assessing the performance of PyraMax Bank. Age 57.

**Clarence Harris** has served on the Boards of Directors of the Company and PyraMax Bank since September 2023. Mr. Harris worked for US Bank for 27 years before retiring in 2019. Mr. Harris held positions of SVP and Division Manager International Sales, SVP and Division Manager Treasury Management Sales, and Branch Manager with US Bank. Of all these positions, Mr. Harris states his favorite was that of Branch Manager as he was able to build around the experience and lessons learned from developing branch strategies to win in local markets. Mr. Harris holds an Executive MBA from University of Wisconsin-Milwaukee and finished top of his class along with being elected as an alumni board representative. His deep understanding of the financial industry and proven ability to drive transformative growth aligns with PyraMax Bank's strategic goals and vision. Age 72.

**James Spiegelberg** has served on PyraMax Bank's Board of Directors since 2006. He owns Spiegelberg Financial Services, a full-service tax, accounting and financial services firm. Mr. Spiegelberg has over 27 years of accounting experience. Mr. Spiegelberg was Vice President of Finance, TransWorld Express Airlines from 1987 to 1989 and Vice President of Finance & Administration, JBL Professional from 1989 to 1993. Prior to that, he was Director of Accounting, Jet America Airlines from 1985 to 1987. Mr. Spiegelberg began his professional experience with Touche Ross as an auditor from 1981 to 1983. After successfully passing the CPA exam, he accepted a position in Internal Audit with Rexnord Corporation from 1983 to 1985. In 2001, Mr. Spiegelberg became an Investment Advisor Representative and also holds health and life insurance licenses, which adds valuable knowledge and experience to our Board of Directors. Age 67.

## Agreement Regarding 2027 Director Nomination

On April 17, 2026, the Company entered into a Governance Agreement with stockholders Black Maple Capital Partners LP (“Black Maple”) and John Devine. Pursuant to the Governance Agreement, the Company agreed to (i) nominate, at Black Maple’s discretion, either Kevin Roth or John Devine for election as director of the Company at the Company’s 2027 Annual Meeting of Stockholders and (ii) vote the Board’s proxies in favor of such nominee. As part of the Governance Agreement, Black Maple and John Devine agreed to certain standstill provisions through the 2027 Annual Meeting of Stockholders relative to stockholder voting and litigation.

## Executive Officers Who are Not Directors

**Steven T. Klitzing** was appointed to the role of Senior Vice President, Chief Financial Officer and Treasurer of 1895 Bancorp of Wisconsin, Inc. and PyraMax Bank by the Board of Directors in October 2021 and became Executive Vice President, Chief Financial Officer and Treasurer in October 2022. Mr. Klitzing has nearly 35 years of experience in the banking and financial services industry, with the vast majority of his career focused on community banking in Wisconsin and Illinois. Prior to joining PyraMax Bank, Mr. Klitzing was the Senior Vice President of Risk Management Solutions at Bankers’ Bank in Madison, Wisconsin. Mr. Klitzing also served as Regional Vice President of Advia Credit Union upon their acquisition of People’s Bank, Elkhorn, Wisconsin, in 2017, where he had served as Chief Financial Officer for the previous 10 years. Prior to joining People’s Bank, Mr. Klitzing was with CIB Marine Bancshares for over 20 years holding various senior and executive level positions, ending as Executive VP, Chief Financial Officer and Treasurer. Mr. Klitzing holds a Bachelor of Science in Finance from the University of Illinois. Age 63.

**Daniel K. Kempel** was appointed to the role of Senior Vice President and Chief Credit Officer of PyraMax Bank by the Board of Directors in October 2021. He is responsible for the overall management of PyraMax Bank’s Credit Administration Department, including loan underwriting, loan review, lending support, loan policies, procedures and processes to ensure the overall quality of PyraMax Bank’s loan portfolio. Prior to being appointed to Senior Vice President and Chief Credit Officer, Mr. Kempel served as Senior Vice President, Manager Credit Administration. He joined PyraMax Bank in June 2016 as Senior Credit Analyst. Mr. Kempel has over 18 years of commercial lending and credit administration experience. Prior to working at PyraMax Bank, he was Lead Portfolio Manager at Associated Bank in their middle market group in Milwaukee. Age 45.

**Eric T. Hurd** was appointed to the role of Senior Vice President and Chief Lending Officer of PyraMax Bank by the Board of Directors in November 2022. Prior to that, Mr. Hurd served as Senior Vice President—Commercial Lending Officer of PyraMax Bank, where he started in the Commercial Department in October 2009. Mr. Hurd started his career in March 1997 at Ozaukee Bank (which is now BMO Harris) prior to joining PyraMax Bank. Eric Hurd is the son of Richard Hurd. Age 49.

## Board Independence

Each of our directors, other than Richard Hurd, David Ball and Monica Baker, would be considered “independent” as defined by the Nasdaq Stock Market corporate governance listing standards. Mr. Ball and Ms. Baker would not be considered independent because they are employees of the Company and PyraMax Bank, and Mr. Hurd would not be considered independent because he retired as an executive of the Company and PyraMax Bank in November 2023.

## Board Leadership Structure and Risk Oversight

Our Board of Directors is chaired by Darrell Francis, who is an independent director. Having an independent chair ensures a greater role for the independent directors in the oversight of 1895 Bancorp of Wisconsin, Inc. and PyraMax Bank and active participation of the independent directors in setting agendas and establishing priorities and procedures for the work of the Board.

To further assure effective independent oversight, the Board of Directors has adopted a number of governance practices, including:

- a majority of the Board of Directors is comprised of independent directors;

- periodic meetings of the independent directors; and
- annual performance evaluations of the President and Chief Executive Officer by the independent directors.

The Board of Directors recognizes that, depending on the circumstances, other leadership models might be appropriate. Accordingly, the Board of Directors periodically reviews its leadership structure.

The Board of Directors is actively involved in oversight of risks that could affect 1895 Bancorp of Wisconsin, Inc. This oversight is conducted primarily through committees of the Board of Directors, but the full Board of Directors has retained responsibility for general oversight of risks. The Board of Directors also satisfies this responsibility through reports by the committee chair of all board committees regarding the committees' considerations and actions, through review of minutes of committee meetings and through regular reports directly from officers responsible for oversight of particular risks within 1895 Bancorp of Wisconsin, Inc. The Board of Directors of PyraMax Bank also has additional committees that conduct risk oversight. All committees are responsible for the establishment of policies that guide management and staff in the day-to-day operation of 1895 Bancorp of Wisconsin, Inc. and PyraMax Bank such as lending, risk management, asset/liability management, investment management and others.

### **Code of Ethics for Senior Officers**

1895 Bancorp of Wisconsin, Inc. has adopted a Code of Ethics for Senior Officers that applies to 1895 Bancorp of Wisconsin, Inc.'s principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions. The Code of Ethics for Senior Officers is available on our website at [www.pyramaxbank.com](http://www.pyramaxbank.com). Amendments to and waivers from the Code of Ethics for Senior Officers will also be disclosed on our website.

### **Attendance at Annual Meetings of Stockholders**

1895 Bancorp of Wisconsin, Inc. does not have a written policy regarding director attendance at annual meetings of stockholders, although directors are expected to attend these meetings absent unavoidable scheduling conflicts. All members of the Board of Directors at the time of the 2025 Annual Meeting of Stockholders attended the 2025 Annual Meeting of Stockholders.

### **Communications with the Board of Directors**

Any stockholder who wishes to contact our Board of Directors or an individual director may do so by writing to: 1895 Bancorp of Wisconsin, Inc., 7001 West Edgerton Avenue, Greenfield, Wisconsin 53220, Attention: Board of Directors. The letter should indicate that the sender is a stockholder and, if shares are not held of record, should include appropriate evidence of stock ownership. Communications are reviewed by the Corporate Secretary and are then distributed to the Board of Directors or the individual director, as appropriate, depending on the facts and circumstances outlined in the communications received. The Corporate Secretary may attempt to handle an inquiry directly (for example, where it is a request for information about 1895 Bancorp of Wisconsin, Inc. or it is a stock-related matter). The Corporate Secretary has the authority not to forward a communication if it is primarily commercial in nature, relates to an improper or irrelevant topic, or is unduly hostile, threatening, illegal or otherwise inappropriate. At each Board of Directors meeting, the Corporate Secretary shall present a summary of all communications received since the last meeting that were not forwarded and make those communications available to the directors on request.

### **Committees of the Board of Directors**

We conduct business through meetings of our Board of Directors and its committees, including an Audit Committee, Compensation Committee and Nominating and Corporate Governance Committee.

***Audit Committee.*** The Audit Committee is comprised of Directors Spiegelberg (Chair), Francis, Harris, Hill and Zenobi, each of whom would be considered "independent" under Nasdaq Stock Market listing standards. The Audit Committee reviews the financial records and affairs of the Company and monitors adherence to accounting principles generally accepted in the United States of America.

**Compensation Committee.** The Compensation Committee is comprised of Directors Talsky (Chair), Francis, Harris, Hill Spiegelberg and Zenobi. The Compensation Committee approves the compensation objectives for 1895 Bancorp of Wisconsin, Inc. and PyraMax Bank and establishes the compensation for the President, Chief Executive Officer and other executives. 1895 Bancorp of Wisconsin, Inc.'s President and Chief Executive Officer will not be present during any committee deliberations or voting with respect to his or her compensation. The President and Chief Executive Officer may make recommendations to the Compensation Committee from time to time regarding the appropriate mix and level of compensation for other officers. The Compensation Committee also assists the Board of Directors in succession planning and management development for executive officers. The Compensation Committee is also responsible for administering 1895 Bancorp of Wisconsin, Inc.'s benefit programs, including the 1895 Bancorp of Wisconsin, Inc. 2020 Equity Incentive Plan and the 1895 Bancorp of Wisconsin, Inc. 2022 Equity Incentive Plan.

The Compensation Committee also considers the appropriate levels and form of director compensation and makes recommendations to the Board of Directors regarding director compensation.

**Nominating and Corporate Governance Committee.** The Nominating and Corporate Governance Committee is comprised of Directors Francis (Chair), Harris, Hill, Spiegelberg, Talsky and Zenobi. With regard to nominating and corporate governance matters, the Nominating and Corporate Governance Committee's primary responsibilities include the following:

- to lead the search for individuals qualified to become members of the Board of Directors and to select director nominees to be presented for shareholder approval;
- to review and monitor compliance with the requirements for board independence;
- to review the committee structure and make recommendations to the Board of Directors regarding committee membership; and
- to develop and recommend corporate governance guidelines to the Board of Directors for its approval.

The Nominating and Corporate Governance Committee identifies nominees by first evaluating the current members of the Board of Directors willing to continue in service. Current members of the Board of Directors with skills and experience that are relevant to 1895 Bancorp of Wisconsin, Inc.'s business and who are willing to continue in service are first considered for re-nomination, balancing the value of continuity of service by existing members of the Board of Directors with that of obtaining a new perspective and increased diversity. If any member of the Board of Directors does not wish to continue in service, or if the Board of Directors decides not to re-nominate a member for re-election, or if the size of the Board of Directors is increased, the Nominating and Corporate Governance Committee would solicit suggestions for director candidates from all Board of Directors members. In addition, the Nominating and Corporate Governance Committee is authorized to engage a third party to assist in the identification of director nominees. The Board of Directors would seek to identify a candidate who at a minimum satisfies the following criteria:

- has personal and professional ethics and integrity;
- has had experiences and achievements that have given him or her the ability to exercise and develop good business judgment;
- is willing to devote the necessary time to the work of the Board of Directors and its committees, which includes being available for Board of Directors and committee meetings;
- is familiar with the communities in which 1895 Bancorp of Wisconsin, Inc. operates and/or is actively engaged in community activities;
- satisfies the director qualifications set forth in 1895 Bancorp of Wisconsin, Inc.'s bylaws;
- is involved in other activities or interests that do not create a conflict with his or her responsibilities to us and 1895 Bancorp of Wisconsin, Inc.'s shareholders; and

- has the capacity and desire to represent the balanced, best interests of 1895 Bancorp of Wisconsin, Inc.'s shareholders as a group, and not primarily a special interest group or constituency.

In addition, the Board of Directors will also take into account whether a candidate satisfies the criteria for “independence” under Nasdaq Stock Market corporate governance listing standards.

***Nominating Procedures.*** The Board of Directors may consider qualified candidates for director suggested by our stockholders. Stockholders can suggest qualified candidates for director by writing to our Corporate Secretary at 7001 West Edgerton Avenue, Greenfield, Wisconsin 53220. The Board of Directors has adopted a procedure by which stockholders may recommend nominees to the Board of Directors. Stockholders who wish to recommend a nominee must write to 1895 Bancorp of Wisconsin, Inc.'s Corporate Secretary and such communication must include:

- A statement that the writer is a stockholder and is proposing a candidate for consideration by the Board of Directors;
- The name and address of the stockholder as they appear on 1895 Bancorp of Wisconsin, Inc.'s books, and of the beneficial owner, if any, on whose behalf the nomination is made;
- The class or series and number of shares of 1895 Bancorp of Wisconsin, Inc.'s capital stock that are owned beneficially or of record by such stockholder and such beneficial owner;
- A description of all arrangements or understandings between such stockholder and each proposed nominee and any other person or persons (including their names) pursuant to which the nomination(s) are to be made by such stockholder;
- A representation that such stockholder intends to appear in person or by proxy at the meeting to nominate the nominee named in the stockholder's notice;
- The name, age, personal and business address of the candidate and the principal occupation or employment of the candidate;
- The candidate's written consent to serve as a director; and
- A statement of the candidate's business and educational experience and all other information relating to such person that would indicate such person's qualification to serve on 1895 Bancorp of Wisconsin, Inc.'s Board of Directors.

Submissions that are received and that satisfy the above requirements are forwarded to the Board of Directors for further review and consideration, using the same criteria to evaluate the candidate as it uses for evaluating other candidates that it considers.

There is a difference between the recommendations of nominees by stockholders pursuant to this policy and a formal nomination (whether by proxy solicitation or in person at a meeting) by a stockholder. Stockholders have certain rights with respect to nominations, and any such nominations must comply with provisions of the bylaws of 1895 Bancorp of Wisconsin, Inc. See “Stockholder Proposals and Nominations.”

## **Director Compensation**

For the year ended December 31, 2025, each non-employee director was paid a fee of \$3,450 per meeting. Mr. Spiegelberg deferred 100% of his board fees in 2025. Mr. Francis accepted no board fees in 2025.

**PROPOSAL II—RATIFICATION OF APPOINTMENT OF  
INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM**

The Audit Committee of 1895 Bancorp of Wisconsin, Inc. has approved the engagement of Wipfli LLP to be our independent registered public accounting firm for the year ending December 31, 2026, subject to the ratification of the engagement by our stockholders. At the annual meeting, stockholders will consider and vote on the ratification of the Audit Committee’s engagement of Wipfli LLP for the year ending December 31, 2026.

Even if the engagement of Wipfli LLP is ratified, the Audit Committee, in its discretion, may direct the appointment of a different independent registered public accounting firm at any time during the year if it determines that such change would be in the best interests of 1895 Bancorp of Wisconsin, Inc. and its stockholders.

**THE BOARD OF DIRECTORS RECOMMENDS A VOTE “FOR” THE RATIFICATION OF WIPFLI LLP AS INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM FOR THE YEAR ENDING DECEMBER 31, 2026.**

## STOCKHOLDER PROPOSALS AND NOMINATIONS

We currently anticipate that the 2027 Annual Meeting of Stockholders will be held on May 28, 2027.

Our bylaws provide that, for a stockholder to make nominations for the election of directors or proposals for business to be brought before the 2027 Annual Meeting of Stockholders, any stockholder proposal to take action at such meeting must be received at 1895 Bancorp of Wisconsin, Inc.'s executive office, 7001 West Edgerton Avenue, Greenfield, Wisconsin 53220, generally not less than 90 days nor more than 100 days prior to the anniversary date of the 2026 Annual Meeting. However, if the date of the 2027 Annual Meeting of Stockholders is advanced more than 30 days prior to the anniversary date of the 2026 Annual Meeting, such written notice shall be timely only if delivered or mailed to and received by the Secretary of the Company at the principal executive office of the Company no earlier than the day on which public disclosure of the date of such annual meeting is first made and not later than the tenth day following the earlier of the day notice of the meeting was mailed to stockholders or such public disclosure was made. Such written notice must comply with requirements set forth in our bylaws, a copy of which may be obtained by contacting our Corporate Secretary.

## OTHER MATTERS

The Board of Directors is not aware of any business to come before the annual meeting other than the matters described above in the proxy statement. However, if any matters should properly come before the annual meeting, it is intended that the Board of Directors, as holders of the proxies, will act as determined by a majority vote.

## IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS

1895 Bancorp of Wisconsin, Inc.'s Proxy Statement, including the Notice of the Annual Meeting of Stockholders, and the 1895 Bancorp of Wisconsin, Inc. Consolidated Financial Statements for the Years Ended December 31, 2025 and 2024 are each available at <https://www.cstproxy.com/1895bancorpfwisconsin/2026>.

By Order of the Board of Directors

/s/ Monica Baker  
Monica Baker  
Corporate Secretary

Greenfield, Wisconsin  
April 23, 2026



