

**COEUR D'ALENE BANCORP, INC.  
912 Northwest Boulevard  
Coeur d'Alene, Idaho 83814**

April 10, 2026

To the Shareholders of Coeur d'Alene Bancorp, Inc.:

You are cordially invited to attend the Annual Meeting of Shareholders of Coeur d'Alene Bancorp, Inc. to be held on Wednesday, May 20, 2026, at 10:00 a.m. at the main office of bankcda, located at 912 Northwest Boulevard, Coeur d'Alene, Idaho. The purpose of the meeting is to elect a class of directors to serve for a one-year term.

Your vote is important. Whether or not you plan to attend the Annual Meeting, we hope that you will vote as soon as possible. We encourage you to promptly vote online or complete and return the enclosed proxy card via mail. If you attend the meeting in person, you may withdraw your proxy and vote your shares.

Further information regarding voting rights and the business to be transacted at the Annual Meeting is included in the accompanying proxy statement.

Your continued interest in and support of Coeur d'Alene Bancorp, Inc. and bankcda is truly appreciated.

Sincerely,

Wes R. Veach  
Chief Executive Officer

William J. Haley  
Chairman of the Board

Enclosure

**COEUR D'ALENE BANCORP, INC.  
912 Northwest Boulevard  
Coeur d'Alene, Idaho 83814**

**Notice of Annual Meeting of Shareholders**

TIME	10:00 a.m. on Wednesday, May 20, 2026.
PLACE	912 Northwest Boulevard, Coeur d'Alene, Idaho
ITEMS OF BUSINESS	<ol style="list-style-type: none"><li>1. To elect eight (8) directors to serve a one-year term.</li><li>2. To act upon such other matters as may properly come before the meeting or any adjournments or postponements thereof.</li></ol>
RECORD DATE	You are entitled to vote at the Annual Meeting and at any adjournments or postponements thereof if you were a shareholder of record at the close of business on March 23, 2026.
VOTING BY PROXY	Please submit your proxy card as soon as possible so that your shares can be voted at the Annual Meeting in accordance with your instructions.

Our board of directors is not aware of any other business to come before the Annual Meeting.

By Order of the Board of Directors,

William J. Haley  
Chairman of the Board

*This proxy statement and the accompanying proxy card are being distributed on or about April 10, 2026.*

## **PROXY STATEMENT**

**For Annual Meeting of Shareholders  
to be held on May 20, 2026**

### **INFORMATION ABOUT THE MEETING**

#### **Why did I receive these proxy materials?**

We are providing the notice of annual meeting, this proxy statement, and the accompanying proxy card (the “Proxy Materials”) for use by shareholders of record in connection with the Annual Meeting of Shareholders of Coeur d’Alene Bancorp, Inc. (also referred to in this proxy statement as the “Company,” “we” and “us”), to be held on Wednesday, May 20, 2026. These Proxy Materials are first being mailed to shareholders on or about April 10, 2026.

#### **What proposals will be voted on at the Annual Meeting?**

At the Annual Meeting, holders of our common stock will be asked to:

1. *Election of Directors.* Elect eight (8) persons to serve as directors for one-year terms, or until the 2027 Annual Meeting.
2. *Other Matters.* Act upon such other matters as may properly be brought before the meeting or any adjournment of the meeting thereof.

#### **How does the board of directors recommend I vote?**

The board of directors unanimously recommends that you vote:

1. **“FOR”** the director nominees.

#### **What is the quorum requirement for the Annual Meeting?**

The quorum requirement for holding the Annual Meeting and transacting business is a majority of the total votes entitled to be cast at the Annual Meeting. The shares may be present in person or represented by proxy at the Annual Meeting. Abstentions are counted as present for the purposes of determining the presence of a quorum.

#### **What vote is required to approve the proposals?**

1. *Election of Directors.* To elect the director nominees, we must receive the affirmative vote **“FOR”** the director nominees by a plurality of the total votes represented and entitled to be cast at the Annual Meeting. Abstentions will have no effect on the outcome of the election.

### **How is my proxy voted?**

Shares represented by properly executed proxies that are received in time and not revoked will be voted in accordance with the instructions indicated on the proxies. If no instructions are indicated, the persons named in the proxy will vote the shares represented by the proxy as recommended by the board of directors.

### **Can I revoke my proxy?**

Any proxy given by a shareholder may be revoked before its exercise by (1) giving notice to us in writing, (2) delivering to us a subsequently dated proxy, or (3) notifying us in person at the Annual Meeting before the shareholder vote is taken.

### **Who is soliciting proxies?**

Our board of directors is soliciting proxies from the holders of our common stock, and we will pay the associated costs. Such costs are expected to be limited to mail, email and telephone expenses.

### **Who is entitled to vote?**

Shareholders who owned our common stock as of the close of business on March 23, 2026 (the “Record Date”) are entitled to vote at the Annual Meeting. There were approximately 1,899,254 shares of our common stock issued and outstanding on the Record Date, and each share of common stock is entitled to one vote on each proposal.

## **PROPOSAL NO. 1: ELECTION OF DIRECTORS**

The Company’s Articles provide that the number of directors must be between five and fifteen. The Board has set the number of directors to be elected at eight (8) all directors are elected for a one-year term. The persons named below have been nominated for election as directors to serve until the 2027 Annual Meeting of Shareholders and until their successors are elected and qualified. Each of the directors is current member of the Board of Directors of the Company and bankcda. The following table sets forth certain information with respect to the nominees for director including their principal occupations.

<b>Name</b>	<b>Principal Occupation</b>
William J. Haley	Managing Director Stifel, Nicolaus & Co. Inc.
Bob Schmand	Realtor
Wes R. Veach	President and Chief Executive Officer of Coeur d’Alene Bancorp and bankcda
Richard S. Tedmon	Captain, USN (Ret.)/Business Professor, North Idaho College
Alivia Metts	Owner, The Metts Group

Taggart Jacklin	President, Jacklin Land Company, and Riverbend Commerce Park
Andy Barrett	Entrepreneur and businessman
Preston House	Owner, Dough Nation Restaurant Group

If any nominee should refuse or be unable to serve, the proxy will be voted for such person as shall be designated by the board of directors to replace such nominee. The board of directors presently has no knowledge that any of the nominees will refuse or be unable to serve. Other nominations, if any, may be made only in accordance with the prior notice provisions contained in the Company's Bylaws, which may be obtained by writing to: Secretary, bankcda, 912 Northwest Boulevard, Coeur d'Alene, Idaho 83814.

### **VOTES REQUIRED AND BOARD RECOMMENDATION**

Assuming there is a quorum for the meeting, the affirmative vote of a plurality of the total votes represented and entitled to be cast at the Annual Meeting is required to elect the director nominees. The board of directors unanimously recommends that the shareholders vote "**FOR**" the election of the director nominees.

### **OTHER MATTERS**

The board of directors knows of no other matters to be brought before the Annual Meeting. However, if other matters should properly come before the meeting, it is the intention of the persons named in the proxy to vote the proxy in accordance with the recommendations of the board of directors on such matters.

**PROXY**  
**2026 ANNUAL MEETING OF SHAREHOLDERS**  
**COEUR D'ALENE BANCORP, INC.**

The undersigned shareholder of COEUR D'ALENE BANCORP, INC., Coeur d'Alene, Idaho (the "Company") hereby appoints Joe Haley and Wes Veach, each with the full power to act alone and with the full power of substitution, to vote as my proxy all of the common stock of the Company held in my name on the books of the Company as of March 23, 2026 at the Annual Meeting of Shareholders to be held at the main office of bankcda, located at 912 Northwest Boulevard, Coeur d'Alene, Idaho, on May 20, 2026 at 10:00 a.m., or at any adjournments, with all the powers I would possess if personally present, as follows:

1. **ELECTION OF DIRECTORS.** Electing these eight (8) people to the board of directors, to serve a one-year term until the 2026 Annual Meeting of Shareholders and until their successors are elected and qualified.

William J. Haley  
Bob Schmand  
Andy Barrett

Richard S. Tedmon  
Wes Veach  
Preston House

Alivia Metts  
Taggart Jacklin

FOR all nominees listed above

WITHHOLD AUTHORITY to vote for such nominee whose name I have struck a line through

**THIS PROXY IS BEING SOLICITATED ON BEHALF OF THE BOARD OF DIRECTORS OF THE COMPANY AND WILL BE VOTED "FOR" THE PROPOSAL LISTED ABOVE UNLESS AUTHORITY IS WITHHELD, YOU HAVE ABSTAINED OR A VOTE AGAINST IS SPECIFIED, IN WHICH CASE THIS PROXY WILL BE VOTED IN ACCORDANCE WITH THE SPECIFICATION SO MADE.**

The board of directors knows of no other matters that may properly be, or which are likely to be brought, before the meeting. However, if any other matters are properly presented at the meeting, this Proxy will be voted in accordance with the recommendations of the board of directors.

The board of directors unanimously recommends a vote "**FOR**" the election of the director nominees and the approval and adoption of the Amendment.

DATED: \_\_\_\_\_, 2026

No. of Shares Owned: \_\_\_\_\_

\_\_\_\_\_  
Signature of Shareholder

\_\_\_\_\_  
Signature of Shareholder

\_\_\_\_\_  
Print Name of Shareholder

\_\_\_\_\_  
Print Name of Shareholder

WHEN SIGNING AS ATTORNEY, EXECUTOR, ADMINISTRATOR, TRUSTEE OR GUARDIAN, PLEASE GIVE FULL TITLE. IF MORE THAN ONE TRUSTEE, ALL SHOULD SIGN. ALL JOINT OWNERS MUST SIGN. IF A CORPORATION, PLEASE SIGN IN FULL CORPORATE NAME BY PRESIDENT OR OTHER AUTHORIZED OFFICER. IF A PARTNERSHIP, PLEASE SIGN IN PARTNERSHIP NAME BY AUTHORIZED PERSON.