

**NOTICE OF INTERNET AVAILABILITY OF
PROXY MATERIALS**

**The Annual Meeting of Shareholders of
Coeur d'Alene Bancorp, Inc.
will be held on May 20, 2026, at 10:00 AM**

**PROXY STATEMENT, 2025 ANNUAL REPORT TO SHAREHOLDERS, AND PROXY CARD ARE
AVAILABLE AT:**

<https://annualgeneralmeetings.com/cdab2026/>

Dear Shareholder:

The Annual Meeting of Shareholders of Coeur d'Alene Bancorp, Inc., 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 AM , has been called to consider and act upon the following matters:

- 1. To elect eight (8) directors to serve until the next Annual Meeting of Shareholders or, in case until their successors have been duly elected and qualified.**

Our Board of Directors recommends a vote "FOR" all director nominees.

Complete proxy materials, including the Proxy Statement, 2025 Annual Report to Shareholders, and proxy card, are available to you on-line at <https://www.annualgeneralmeetings.com/cdab2026/> or upon your request by e-mail or first-class mail. We encourage you to access and review all of the important information contained in the proxy materials before voting.

You may vote online or by mail following the instructions in the Proxy Statement. If you wish to vote online, you will need your "**Shareholder Control Number**" (which can be found in the bottom right hand corner of this notice) and the web address, all of which will be included with or on the proxy card located on the Internet website stated above or mailed to you at your request. No other personal information will be required in order to vote in this manner. If you wish to vote by mail, simply print out the proxy card located on the Internet website stated above, mark the proxy card accordingly, print the full name/ registration as it appears on your shares, sign and return it to us at the address indicated on the proxy card.

Control Number:

**Important Notice Regarding the Availability
of Proxy Materials for the Shareholder Meeting
To Be Held on May 20, 2026:**

- (1) This is not a ballot. You cannot use this notice to vote your shares. This communication presents only an overview of the more complete proxy materials that are available to you on the Internet. We encourage you to access and review all of the important information contained in the proxy materials before voting.
- (2) The Proxy Statement, 2025 Annual Report to Shareholders, and proxy card are available at <https://www.annualgeneralmeetings.com/cdab2026/>.
- (3) If you want to receive a paper or e-mail copy of these documents for this Annual Meeting and future annual shareholder meetings, you must request one. There is no charge to you for requesting a copy. Please make your request for a copy as instructed below on or before May 11, 2026 to facilitate timely delivery.

To request a paper or email copy of these documents, either:

Call our toll-free number – 1-800-785-7782; or

Visit our website at <https://annualgeneralmeetings.com/cdab2026/>; or

Send us an email at cs@pacificstocktransfer.com

Please clearly identify the documents you are requesting, our Company name, and your name along with the Shareholder Control Number located in the lower right hand corner of this notice and the name and address to which the materials should be mailed or emailed, as applicable.

By Order of the Board of Directors

Control Number: