AMB Financial Corp.

American Community Bank of Indiana (Wholly Owned Subsidiary)

October 21, 2026

Michael Mellon, President of AMB Financial Corp. (OTCBB: AMFC) (the Company) the parent holding company for American Community Bank of Indiana (the Bank) announced today that the Board of Directors declared a quarterly cash dividend of $0.07 per share. The cash dividend will be paid on December 15, 2026, to shareholders of record on December 1, 2026. The total amount of the cash dividend will be approximately $64,000.

The Bank is a State of Indiana chartered commercial bank headquartered in St. John, Indiana. The Bank has four additional offices located in Munster, Dyer, Crown Point and Hammond. It was founded in 1910 and its deposits are federally insured.