

EWSB BANCORP, INC. Disclosure Committee Charter

Approved by Board: December 16, 2025

This Disclosure Committee Charter (the "Charter") has been adopted by the Disclosure Committee (the "Committee") of EWSB Bancorp, Inc. (the "Company"). The Committee shall review this Charter annually and present changes to the Board for their approval..

Purpose

It is the Company's policy that all disclosures by the Company in its filings with the Securities and Exchange Commission (the "SEC") and to its shareholders or the investment community (collectively, the "Disclosure Statements") shall be accurate and complete in all material respects, shall fairly present the Company's consolidated financial condition and results of operations in all material respects, and shall be made on a timely basis as required by applicable laws, regulations, and stock exchange listing requirements.

In order to facilitate the fulfillment of this policy, the Company has established the Committee with the following organization and responsibilities.

Organization

The membership of the Committee shall consist of the following executive officers of the Company and/or East Wisconsin Savings Bank (the "Bank"):

- Chairman of the Board
- President and Chief Executive Officer
- Chief Financial Officer (or the Chair of the Audit Committee if the President and Chief Executive Officer is also the Chief Financial Officer)

The President and Chief Executive Officer may designate as members of the Committee such other officers of the Company, the Bank or any subsidiary of the Company or the Bank.

The members of the Committee may be replaced, or new members may be added, from time to time by the President and Chief Executive Officer. Notwithstanding the foregoing, the Committee designates the President and Chief Executive Officer and the Chief Financial Officer to assume any or all of the responsibilities of the Committee identified in this Charter, including approving any Disclosure Statements (other than periodic reports filed with the SEC), when time does not permit the full Committee to meet.

The President and Chief Executive Officer shall serve as chair of the Committee and shall be responsible for scheduling and presiding over meetings. Any question of interpretation of this Charter or the Committee's procedures shall be determined by the chair.

The Committee shall meet as frequently as circumstances dictate to (1) ensure the accuracy and completeness of the Disclosure Statements, and (2) evaluate the Company's Disclosure Controls (as defined below) and determine whether any changes to them are necessary or advisable in connection with the preparation of the Disclosure Statements, taking into account developments since the most recent meeting, including changes in the organization and business lines and any change in economic or industry conditions. Meetings of the Committee are expected in connection with and before the filing with the SEC of the quarterly reports on

Form 10-Q and the annual report on Form 10-K along with the proxy statement.

Responsibilities

The Committee shall be responsible for the following tasks:

- Design and establish disclosure controls and procedures (which may include procedures currently used by the Company) to ensure (1) that information required to be disclosed by the Company in the reports it files or submits to the SEC and other written information that the Company discloses to the investment community is recorded, processed, summarized and reported accurately and on a timely basis and (2) that such information is accumulated and communicated to the Company's management, including the Chief Executive Officer and the Chief Financial Officer, as appropriate to allow timely decisions regarding required disclosure ("Disclosure Controls").
- Monitor the integrity and effectiveness of the Disclosure Controls.
- Evaluate the effectiveness of the Disclosure Controls before the filing of the Annual Report on Form 10-K and each Quarterly Report on Form 10-Q.
- Discuss all relevant information with respect to the Committee's proceedings, the preparation of the Disclosure Statements and the Committee's evaluation of the effectiveness of the Disclosure Controls.
- Provide a certification before the filing with the SEC of each periodic report as to
 - (1) compliance with the Company's policies and procedures and proper performance of the responsibilities that have been assigned to the Committee and
 - (2) the conclusions resulting from the Committee's evaluation of the effectiveness of the Disclosure Controls.

In discharging its duties, the Committee shall have full access to all books, records, facilities and personnel of the Company, including the Company's internal auditors and its independent registered public accountants.

The Committee shall have such other responsibilities as the President and Chief Executive Officer and the Chief Financial Officer may assign from time to time.