



July 13, 2022

Welcome Stockholder:

Thank you for your interest in VWF Bancorp, Inc. (the “Company”). Our offering has been completed and we are pleased to enclose a statement from our transfer agent reflecting the number of shares of the Company’s common stock purchased by you in the offering at a price of \$10.00 per share. The transaction closed on July 13, 2022; this is your stock purchase date.

If your purchase was paid for by check, bank draft or money order, we will send you a check for interest on the funds you submitted. If any portion of your purchase was paid for by authorizing a withdrawal of funds from your Van Wert Federal Savings Bank deposit account(s), those funds have been withdrawn.

The enclosed statement is your evidence of ownership of shares of Company common stock. All stock sold in the offering has been issued in book entry form through the Direct Registration System (“DRS”). Physical stock certificates are not being issued. Please examine this statement carefully to be certain that it properly reflects the number of shares you purchased and the names in which the ownership of the shares are to be shown on the books of the Company.

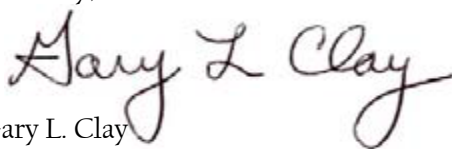
If you have any questions about your statement, please contact our transfer agent (by mail, telephone, or email) as follows:

Pacific Stock Transfer
6725 Via Austi Parkway, Suite 300 | Las Vegas, NV 89119
1 (800) 785-7782 | info@pacificstocktransfer.com

Trading is expected to begin on the OTCQB Market under the symbol [“VWFB”] on or around July 14, 2022. If you have a brokerage account and wish to transfer your shares of VWF Bancorp, Inc. common stock to that account, you should give your broker a copy of the enclosed statement. Please contact your stockbroker if you wish to sell your stock or purchase any additional shares. JWTT, Inc., an investment banker and broker-dealer, has indicated their intent to make a market in VWF Bancorp, Inc. common stock. If you do not have a stockbroker you may wish to contact JWTT, Inc., at (971) 323-0700, if you wish to buy or sell shares of VWF Bancorp, Inc. common stock.

On behalf of the Board, officers and employees of VWF Bancorp, Inc., I thank you for supporting our offering and welcome you as a stockholder.

Sincerely,


Gary L. Clay
Chairman of the Board

The shares of common stock are not savings accounts or deposits and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.