

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

Date of Report (date of earliest event reported): October 19, 2026

West Coast Community Bancorp
(Exact name of registrant as specified in its charter)

Commission File Number: 001-43470

California
(State or other jurisdiction of incorporation or organization)

27-1376408
(I.R.S. Employer Identification No.)

75 River Street, Santa Cruz, CA, 95060
(Address of principal executive offices, including zip code)

(831) 457-5000
Registrant's telephone number, including area code

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol	Name of each exchange on which registered
Common Stock, no par value	WCCB	The Nasdaq Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☒

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure

On October 19, 2026, West Coast Community Bancorp (the “Company”) issued a press release announcing that its Board of Directors declared a quarterly cash dividend of \$0.29 per share of common stock to shareholders of record as of November 2, 2026, payable on or about November 6, 2026. A copy of the October 19, 2026 press release is furnished as Exhibit 99.1 and is incorporated herein by reference.

This information (including Exhibit 99.1) is being furnished under Item 7.01 and shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or incorporated by reference in any filing under the Securities Exchange Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit No.	Description
99.1	Press Release dated October 19, 2026
104	Cover Page Interactive Data File (embedded within the Inline XBRL document).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: October 19, 2026

West Coast Community Bancorp

By:	<u>/s/ Krista Snelling</u>
Name:	Krista Snelling
Title:	Chairman and Chief Executive Officer



West Coast Community Bancorp Declares Third Quarter Cash Dividend

SANTA CRUZ, Calif., Oct. 19, 2026 (GLOBE NEWSWIRE) -- The Board of Directors of West Coast Community Bancorp (Nasdaq: WCCB), the parent company of West Coast Community Bank, has declared a regular quarterly cash dividend of \$0.29 per share of common stock, payable on or about November 6, 2026, to shareholders of record as of November 2, 2026. This dividend reflects an increase of \$0.04 per share over the previous quarterly dividend.

ABOUT WEST COAST COMMUNITY BANCORP AND WEST COAST COMMUNITY BANK

West Coast Community Bancorp is the bank holding company of West Coast Community Bank. Founded in 2004, the Bank is a top-rated, locally operated and full-service community bank headquartered in Santa Cruz, Calif. with branches in Aptos, Capitola, King City, Monterey, Salinas, San Jose, San Luis Obispo, San Mateo, Santa Cruz, Scotts Valley and Watsonville. West Coast Community Bank is distinguished from "big banks" by its relationship-based service, problem-solving focus and direct access to decision makers. The Bank also is an SBA Preferred Lending Partner. As a full-service bank, West Coast Community Bank offers competitive deposit and lending solutions for businesses and individuals; including business loans, lines of credit, commercial real estate financing, construction lending, asset-based lending, agricultural loans, SBA and USDA government guaranteed loans, credit cards, merchant services, remote deposit capture, mobile and online banking, bill payment and treasury management. True to its community roots, West Coast Community Bank supports regional well-being by actively participating in and donating to local nonprofit organizations. Visit www.wccb.com for more information.

MEDIA CONTACTS

Krista Snelling, Chairman and Chief Executive Officer
Cecilia Situ, Executive Vice President and Chief Financial Officer
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