



July 19, 2005

Kevin M. O'Neill
Special Counsel
Office of Small Business Policy
U.S. Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549-0609

Re: Request to Testify
Advisory Committee on Smaller Public Companies
File No. 265-23

Dear Mr. O'Neill:

America's Community Bankers ("ACB")¹ respectfully requests that a representative of the organization, David Bochnowski, be given the opportunity to testify at the August 9th meeting of the Advisory Committee on Smaller Public Companies. Mr. Bochnowski is a former Chairman of ACB and currently serves on its SEC and Corporate Governance Committee and is current Chairman of the Indiana Department of Financial Institutions. He is Chairman and CEO of NorthWest Indiana Bancorp, a publicly traded holding company for Peoples Bank. Peoples Bank is a \$593 million community bank located in Munster, Indiana.

Mr. Bochnowski knows firsthand the significant cost and burden imposed by the federal securities laws on smaller public companies. In light of passage of the Sarbanes-Oxley Act of 2002, particularly section 404, his company is investigating its options for ending SEC reporting. A copy of a press release about the company's possible termination of SEC reporting and Mr. Bochnowski's biographical information are enclosed for your reference.

Mr. Bochnowski can provide the members of the Advisory Committee with valuable insights about the issues confronting smaller public companies and can provide suggestions for reducing this burden.

¹ America's Community Bankers is the member-driven national trade association representing community banks that pursue progressive, entrepreneurial and service-oriented strategies to benefit their customers and communities. To learn more about ACB, visit www.AmericasCommunityBankers.com.

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Thank you for your consideration of this request. I can be reached at 202-857-3121, or you can contact Diane Koonjy at 202-857-3144.

Sincerely,

A handwritten signature in black ink that reads "Charlotte M. Bahin". The signature is written in a cursive style with a prominent initial "C".

Charlotte M. Bahin
Senior Vice President, Regulatory Affairs

DAVID BOCHNOWSKI
Chairman and CEO
Peoples Bank

David Bochnowski is Chairman and CEO of Peoples Bank, a \$593 million community bank in Munster, IN and holds a similar position with the Bank's holding company, the Northwest Indiana Bancorp. He began his tenure with Peoples in 1977 as legal counsel to the Bank and has held his current position since 1981.

Bochnowski is a former Chairman of the America's Community Bankers, (ACB), a national community bank trade association. He is also the former Chairman of the predecessor organization of the current Indiana Banker's Association. He was the former Chairman of the Affordable Housing Committee, Federal Home Loan Bank of Indianapolis, was the former Director of the Federal Home Loan Bank of Indianapolis, and served on the Federal Reserve's Thrift Institutions Advisory Committee.

Bochnowski began his career as a Special Assistant to Senator Birch Bayh and to Congressman John Brademas. He later served as a law clerk to the Honorable James E. Noland, U.S. District Court, Southern District of Indiana. He is a Vietnam Veteran, having served as a First Lieutenant with the Military Assistance Command Vietnam (MACV) in 1970-71. Prior to being assigned to Vietnam he received training at the Special Warfare School, Ft. Bragg, North Carolina.

Bochnowski serves as Treasurer for the Munster Community Hospital and is a former Commissioner of the Chicago Gary Airport Authority. In September 2002, the Governor of Indiana appointed him Chairman of the members of the Indiana Department of Financial Institutions. He is also Chairman of the Gary City Wide Community Development Corporation and serves on the local board of Habitat for Humanity. Bochnowski also serves as a trustee of the Indiana Banker's Association Medical Insurance Trust.

Bochnowski received a B.S. in Foreign Service (1967) and J.D. Degree (1975) from Georgetown University, and his M.A. from Howard University (1969). David and his wife Ann were married in 1977 and have four children: Benjamin, Julia, James, and John.

FOR IMMEDIATE RELEASE

**MAY 19, 2005
FOR FUTURE INFORMATION
CONTACT DAVID A. BOCHNOWSKI
(219) 853-7575**

**NORTHWEST INDIANA BANCORP INVESTIGATES
OPTIONS FOR ENDING SEC REPORTING**

(Munster, Indiana) -- NorthWest Indiana Bancorp ("NWIN.OB"), the holding company for Peoples Bank, announced today that its management and directors have been investigating the possibility of terminating the registration of its shares of common stock under the Securities Exchange Act of 1934. The Company is primarily concerned with the escalating costs and additional allocation of management's time resulting from the Sarbanes-Oxley Act of 2002. This concern is further heightened because of the pending implementation of Section 404 that will impact the Company beginning with the fiscal year ended December 31, 2006. A strategy to de-register the Company's shares would reduce expenses associated with SEC reporting requirements.

In order to terminate the registration of its shares, the Company must first have fewer than 300 shareholders of record. The Company currently has approximately 440 shareholders of record. The Company is exploring possible methods of reducing the number of its shareholders of record below 300 and the costs of any such possible transactions.

The Company's shares trade infrequently on the OTC Bulletin Board. If the Company successfully de-registers its shares, it expects those shares to continue to be quoted on the OTC Bulletin Board, subject to the willingness of market makers to continue making a market in those shares. Therefore, it is management's belief that any negative impact on the liquidity of the shares as a result of de-registration would be minimal.

NorthWest Indiana Bancorp is headquartered at 9204 Columbia Avenue, Corporate Center, Munster Indiana. The Company's subsidiary, Peoples Bank, has eight banking centers, two in Merrillville and the others in Dyer, Schererville, Munster, East Chicago, Hammond and Hobart.

Forward-looking statements made herein reflect management's expectations as of the date such statements are made. Such information is provided to assist shareholders and potential investors in understanding current and anticipated financial operations of the Company and is included pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. The Company's ability to predict future results involves a number of risks and uncertainties, some of which have been set forth in the Company's most recent annual report on Form 10-K, which disclosures are incorporated by reference herein. The Company undertakes no obligation to update any forward-looking statement to reflect events or circumstances that arise after the date such statements are made.