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FOR IMMEDIATE RELEASE

TWO RIVERS FINANCIAL GROUP, INC. DECLARES CASH DIVIDEND PAYMENT

NOVEMBER 21, 2018 – Keeping our tradition since 1989, Two Rivers Financial Group, Inc.'s Board of Directors declared an annual dividend today of \$0.64 per share, representing a \$0.02 increase over the dividend paid a year ago. The dividend is payable December 21, 2018 to shareholders of record as of close of business December 5, 2018.

Historical prices, dividend notification and stock quotes can be accessed anytime at <http://investors.tworiversfinancialgroup.com/Stock>. You can also receive alerts to the posting of press releases by signing up at <http://investors.tworiversfinancialgroup.com/EmailNotification>.

About Two Rivers Financial Group

Two Rivers Financial Group, Inc. reported consolidated assets of \$839 million as of October 31, 2018. Both Two Rivers Bank & Trust (which includes Two Rivers Trust & Investment Services) and Two Rivers Insurance Company (which includes EBS) are wholly-owned subsidiaries of Two Rivers Financial Group, Inc. and offer an extensive menu of financial solutions encompassing banking, insurance, third-party administrative services, trust and investment management services with locations in Ankeny, Bettendorf, Burlington, Coralville, Des Moines, Earlham, Fort Madison, Iowa City, Mediapolis, Mount Pleasant, New London, West Burlington and West Des Moines. For more information, please visit www.tworivers.bank and / or www.tworivers.insurance