



Two Rivers Bank & Trust
Two Rivers Insurance Services
Two Rivers Investment Services
Employee Benefit Systems

November 28, 2012

Dear Two Rivers Financial Group Stockholder,

On November 21, 2012 the directors of Two Rivers Financial Group, Inc. declared a dividend of \$0.55 per share payable to shareholders of record as of December 19 with a targeted payment date of December 27. The dividend payment has been increased \$.05 per share, or 10%, compared to our dividend distribution to shareholders in January 2012. You will receive your dividend check by mail unless you have provided a direct deposit authorization or have your stock held in accounts managed by our investment management services division or a third party custodian. Those of you who have direct deposit will receive a notification by mail advising the bank account as well as the deposit amount.

We have historically paid our annual dividend in January. Given concerns that current taxation rates on dividend income for individuals may increase in 2013, the board of Two Rivers Financial Group has chosen to move the payment date for our annual dividend from January to December.

An announcement of the annual meeting along with your proxy for election of directors will be sent out prior to the end of December.

We wish you all a Merry Christmas and Happy New Year!

Sincerely,

A handwritten signature in black ink that reads "Jim H. Olson". The signature is written in a cursive style with a large, sweeping initial "J".

Jim H. Olson, President
Two Rivers Financial Group