



ANNUAL REPORT 2020

**Growing Together in
Changing Seasons**

CONSOLIDATED SELECTED FINANCIAL DATA

(Dollars in thousands, except per share data)

Year Ended December 31	2020	2019	2018	2017	2016
Condensed statements of financial performance:					
Interest income	\$46,046	\$49,547	\$51,854	\$29,593	\$20,336
Interest expense	6,783	8,600	7,965	4,120	2,172
Net interest income	39,263	40,947	43,889	25,473	18,164
Provision for loan losses	6,282	2,406	615	2,734	453
Net interest income after provision for loan losses	32,981	38,541	43,274	22,739	17,711
Noninterest income	8,773	8,514	8,880	4,411	3,647
Noninterest expense	62,708	42,068	38,925	28,560	17,329
Income before income taxes	(20,954)	4,987	13,229	(1,410)	4,029
Provision for income tax expense	257	701	2,371	3,501	962
Net income	\$(21,211)	\$4,286	\$10,858	\$(4,911)	\$3,067
Condensed statements of financial position:					
Investment securities	\$103,695	\$91,247	\$104,677	\$93,201	\$73,113
Net loans	1,127,039	844,593	886,836	949,665	405,611
Other Assets	126,820	144,114	146,090	120,741	64,324
Total Assets	\$1,357,554	\$1,079,954	\$1,137,603	\$1,163,607	\$543,048
Deposits	\$1,015,460	\$940,480	\$1,004,593	\$1,026,480	\$452,560
Short-term borrowings				6,000	31,500
Long-term debt	228,765	6,971	6,892	13,233	11,154
Other liabilities	15,897	14,393	12,208	11,638	5,914
Stockholders' equity	97,432	118,110	113,910	106,256	41,920
Total liabilities and stockholders' equity	\$1,357,554	\$1,079,954	\$1,137,603	\$1,163,607	\$543,048
Per share data:					
Net income	\$(2.29)	\$0.47	\$1.19	\$(0.91)	\$0.95
Cash dividends declared	\$0.15	\$0.35	\$0.30	\$0.55	\$0.55
Tangible stockholders' equity	\$10.26	\$9.83	\$9.39	\$8.50	\$10.84
Cash dividends declared as a percentage of net income	-6.55%	74.47%	25.21%	-60.44%	57.89%
Average common shares outstanding	9,258,493	9,167,415	9,096,142	5,260,537	3,219,339
Selected ratios (based on average balances):					
Net income as a percentage of total assets	-1.66%	0.38%	0.94%	-0.65%	0.57%
Net income as a percentage of stockholders' equity	-19.68%	3.69%	9.81%	-6.97%	7.06%
Tier 1 capital as a percentage of adjusted total assets	9.76%	9.07%	8.37%	7.95%	7.72%
Net interest income as a percentage of earning assets	3.33%	4.07%	4.19%	3.76%	3.83%
Selected ratios (based on period end balances):					
Loans, net as a percentage of deposits (1)	87.39%	90.60%	88.91%	93.13%	90.45%
Tangible stockholders' equity as a percentage of tangible total assets (1)	8.65%	8.61%	7.72%	6.80%	6.55%
Tier 1 capital as a percentage of risk-weighted assets	12.92%	11.48%	10.69%	9.74%	9.95%
Total capital as a percentage of risk-weighted assets	14.17%	12.39%	11.42%	10.43%	10.89%
Allowance for loan losses as a percentage of loans, net (1)	1.37%	0.88%	0.71%	0.66%	0.91%
Full-time equivalent employees	221	276	310	297	137

(1) Excludes PPP loans.

DEAR FRIENDS AND VALUED SHAREHOLDERS,

It is with tremendous respect and admiration that I open this year's annual report with a hearty "congratulations" to Bill Wood on his retirement from the Board in June. Over the past 40 years, Bill served as former Chairman of the Board of Riverview Financial Corp. and Chairman, President, and CEO of Clearfield Bank & Trust Company. As a trusted advisor, experienced board member and leader, mentor, and friend to many over the course of his career, his absence is notable, and he will be missed. Bill, best wishes from the entire Riverview family of shareholders, directors, and employees!

If I had to describe 2020 using one word it would simply be "Challenging". The term Coronavirus began to surface in late 2019 and early 2020 as a virus discovered overseas that many initially viewed as something we needed to be aware of, but not likely something to be overly concerned about in the United States. Amazingly, by the end of March 2020 this highly contagious strain of a new COVID virus had virtually shut down major portions of the U.S. economy, including the Commonwealth of Pennsylvania. Like many other states, Pennsylvania began to implement emergency restrictions upon travel, limiting business activities, mandating the use of personal protective equipment, and other measures deemed necessary to "get ahead of the curve" and turn the tide of the rise in cases throughout our nation. These rapid developments created significant challenges for everyone: individuals, businesses (regardless of size), the health care community, and government entities alike. I vividly recall how our company was required to modify operations virtually overnight on one Friday in March to create a COVID-19 safe environment for our customers, employees, and communities without disrupting the ability of our customers to access the critical services provided by our bank. I am incredibly proud of the creativity, work ethic, and dedication demonstrated by the entire Riverview team of employees, without which we could not have possibly met the challenges faced during these trying times.

Your company not only rose to the occasion, it excelled, providing Paycheck Protection Program Loans (PPP) in an amount that positioned Riverview to be recognized as a top PPP loan funding company on a national level, providing funds to over 1,200 businesses amounting to over \$270 million, ensuring ongoing employment for the employees of those businesses. This achievement cannot be overstated considering Riverview did not previously have an established SBA department, historically making only a handful of SBA loans annually. This is just one of the successful initiatives your company implemented in the COVID-19 environment. You will have the opportunity to learn about several others as you peruse the remainder of this annual report.

Also challenging, and frankly unsatisfactory, were our financial results for the year ended 12/31/2020. While we began identifying and implementing efficiency initiatives during 2019, 2020's results were severely challenged by the impact of COVID-19, which was directly responsible for related triggering events outside of management's control that created the nonrecurring goodwill impairment charge and significant net loss for the year. As difficult as this event was for us to report, it is behind us.

I look forward to demonstrating core earnings improvement as a direct result of our efficiency initiatives, a sound credit portfolio, and an incredible team of employees that have proven their resilience throughout our implementation of expense reduction measures and a very challenging 2020.

In conclusion, I encourage you to read the remainder of the annual report. You will see many ways your company was able to not only survive a very challenging year, but also to find ways to accelerate our ability to improve operations, products, and services for the future as a result of the challenges overcome and lessons learned. I believe every challenge creates opportunity. Your management team and Board of Directors used 2020's challenges to identify opportunities to improve the fundamental operations of your company for the long term. These efforts will yield tangible positive results as we exit the pandemic environment and the economy reopens at an accelerated pace.

Thank you for your ongoing dedication and support for Riverview Financial Corporation.



Brett D. Fulk | PRESIDENT & CEO



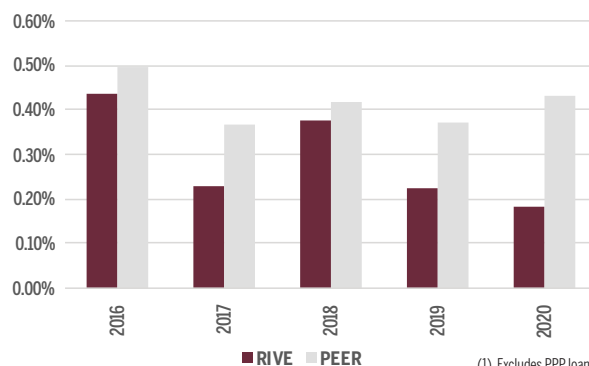
RISING THROUGH ADVERSITY

To help ensure sustainability and function throughout the ongoing effects of the COVID-19 pandemic, we had to make tough choices to alter our business model. Adjusting our day to day operations, delivery channels, and modifying our workforce and branch network, we worked diligently to shift resources and focus as customer and economic demands changed.

HIGHLIGHTS IN THE NUMBERS:

- ➔ Reduction in annualized proforma **operating costs estimated at \$5.3 million pre-tax, \$4.2 million after tax**, resulting from additional actions taken in the fourth quarter of 2020 to improve ongoing operating efficiencies through back office consolidations and related reductions in force, coupled with the pending closure of two offices and the sale of two additional offices.
- ➔ **Strengthened capital levels through a private placement issuance of \$25 million of Floating Rate Subordinated Notes** at attractive pricing in the current low interest rate environment.
- ➔ Loans greater than 90 days past due, Nonaccrual, and Foreclosed Assets (“OREO”) **totaled \$2.0 million at December 31, 2020**, compared to \$3.4 million at September 30, 2020 and \$2.4 million at December 31, 2019.
- ➔ **Recorded 117% year over year growth in mortgage banking income.**
- ➔ **Reported 10% year over year reduction in total noninterest expense**, excluding Goodwill Impairment Charges of \$24.8 million.

NPAs (excl. performing restructured)/Assets⁽¹⁾(%)



Bank Level Capital Adequacy

	Well Capitalized under Basel III	Min. Regulatory Capital Ratios under Basel III (with 2.5% capital buffer)	At 12/31/2018	At 12/31/2019	At 12/31/2020 ⁽¹⁾
Total risk-based capital (to risk-weighted assets)	≥ 10.0%	10.5%	11.4%	12.4%	14.2%
Tier 1 capital (to risk-weighted assets)	≥ 8.0%	8.5%	10.7%	11.5%	12.9%
Common equity tier 1 risk-based capital (to risk-weighted assets)	≥ 6.5%	7.0%	10.7%	11.5%	12.9%
Tier 1 capital (to average total assets)	≥ 5.0%	4.0%	8.4%	9.1%	9.8%

(1) Includes utilization of \$15mm of the \$25mm Subordinated Debt Offering downstreamed into Riverview Bank in the form of Tier 1 Capital.

Enhancement & Efficiency In The Digital Experience

We had to be nimble and pivot quickly, significantly enhancing our digital resources at an accelerated pace, given the rapidly changing environment.

- ➔ Elevating our push to digital
 - eStatement adoption jumps 150% during 2020.
 - Mobile Banking usage continues to climb with an 11% increase in adoption.
- ➔ Converting nearly half of our workforce to a remote workspace.
- ➔ Completion of our Digital Lending Application & Processing Platform, providing an entirely automated user and customer experience.
- ➔ Continuous automation of internal processes, providing less friction, a streamlined workflow, and a quicker, more efficient delivery to the customer.

Unified Under One Brand

In December 2020 Riverview Bank began consolidation of our divisional brands, allowing the Bank to be consistently identifiable across all markets we serve throughout Pennsylvania. Riverview Bank and its operating divisions, CBT Bank and Citizens Neighborhood Bank have effectively operated as one Bank for several years, and this change is in name only. The transition to one brand provides the Bank with greater ability to deliver a consistent community banking experience with exceptional customer service and local decision-making across Pennsylvania’s neighborhoods under one unified brand without changes to procedures, processes, products, or services.



SAME LOCAL BANK, SHARING ONE COMMON NAME.



RIVERVIEW BANK

RELATIONSHIPS THAT BENEFIT AND PROVIDE A RETURN

Customer Relationship Benefits

At Riverview Bank, we think differently. We think about our customers' needs – even outside of banking – and provide offerings that extend into their life as added perks to our PLUS checking relationship.

PLUS CHECKING+

Call us old fashioned, but we believe a community bank should remain a resource, an advocate for your best interest. While saving and funding is a part of that equation, we also focus on what matters the most, what keeps our customers going, such as; cell phone protection, roadside assistance, local and national shopping discounts, identity theft protection, and that is just the start.

My PerksPLUS Discount App

Cell Phone Protection
Up to \$600 covered (2x/year)

Roadside Assistance
Up to \$80 covered (4x/year)

ID Theft Aid
Identity Restoration², Identity Monitoring², & Credit Monitoring²

Buyer's Protection and Extended Warranty

Health Savings
Prescription | Vision | Hearing

Accidental Death and Travel Insurance

RIVERVIEW BANK
WE THINK DIFFERENTLY!
Member FDIC powered by

¹ Growth percentage is net of BaZing account fees and only includes account-based fees. NSF, ATM, debit card and other services fees are not included in this growth percentage.
² Identity Monitoring and Credit Monitoring require additional enrollment on BaZing.com. Cell phone protection and personal identity theft benefit are subject to additional terms and conditions.

Community Support Benefits

Our relationship benefits extend past our customer base to our local community merchants. The discounts awarded to our PLUS account holders are provided by our local merchants in exchange for free digital advertising and proximity alerts. We call this program, **Live Local: Creating Communities that Thrive**. Throughout 2019 and 2020 Riverview Bank onboarded over 500 local merchants to the Live Local Program. This is just one community resource within our full-circle approach in promoting community cohesion.

Positive Company Return

PLUS checking creates a win scenario for all! While our customers benefit from the savings on discounts and cutting the recurring payments of costly subscriptions, and our community merchants benefit from the free advertising, our migration to the PLUS checking suite (together with other changes aimed at enhancing fee income) has also been fruitful, providing a 161.5% total increase in recurring monthly noninterest revenue and a 16.4% increase on total average checking account balances throughout 2020.

LIVE LOCAL
CREATING COMMUNITIES THAT THRIVE
500+
MERCHANTS
50,000+
CONSUMERS

2020: 161.5% INCREASE in total RECURRING MONTHLY ACCOUNT FEES¹

16.4% INCREASE in total average CHECKING ACCOUNT BALANCES

WORKING TOGETHER TO KEEP OUR COMMUNITIES THRIVING

COVID-19 Community Relief Efforts

Our philanthropic efforts during 2020 may have looked different, but they achieved the same goal of creating a positive impact in the communities we serve, and in which we live and work.

Riverview Bank believes that the only way we succeed as a company is by our communities thriving, which is why we were quick to pivot when the pandemic began, providing customers and communities relief, including safe, fast, contactless, and often fee-free access to their money.

- No Fee ATM Access, Any ATM, Anywhere*
- COVID-19 Relief Loan –A loan providing cash flow to COVID-19 impacted community members, offering 0% APR and No Payments for First Six Months, up to \$5,000.00¹
- Early access to Long-Term CD Savings, Penalty Free and at No Cost up to \$5,000.00*
- Fee Waivers or reversals of fees for Consumer Account holders for Customers experiencing Financial Hardship

Community Impact

Our community impact throughout 2020 remained abundant and purposeful. At a time when our community’s needs were at the highest, Riverview Bank remained attentive and compelled to support these needs through contribution and action. This year we are proud to report that we supported over **294 non-profit organizations** with over **\$360,000 in funding**.



“At Riverview Bank, we believe that our employees, customers, and the communities we serve are the reasons for our very existence. In this time of uncertainty, our team was diligent in providing the resources and services necessary to remain safe while continuing to meet the needs of our customers, creating peace of mind. The COVID pandemic never changed our plan, our number one priority: to be here for you.”

Brett D. Fulk | PRESIDENT & CEO

Major Gifts

Our major gifts reflect large contributions that fit within our Areas of Impact, which reflect needs in our communities and how they complement the mission of our company:

- \$96,500+ Youth and Education
- \$88,000+ Community Development
- \$45,000+ Financial and Health Wellness
- \$21,000+ Veterans & Active Military Funding
- \$13,000+ The Arts

Employee Giving

Annually our employees participate in a holiday giving mission called Operation Community Spirit. Knowing the compounding needs and remote situations due to the COVID pandemic, we challenged our employees to develop alternatives to the regular contribution and volunteer efforts they deployed in years past. With this challenge we added a tagline called “Catch the Spirit,” knowing that with this outside-the-box thinking our teams would inspire other community members and businesses to jump on board with their non-traditional ways of giving. And that is just what happened. Our team of **221 employees** completed **52 Giving Missions**, providing over **\$13,100** in funding in less than 20 days.

52+
TOTAL GIVING
MISSIONS

\$13,100
TOTAL
CONTRIBUTIONS

Financial Wellness

At Riverview Bank we believe in order to provide our communities a greater level of financial success we must endeavor to provide convenient access to financial education and related tools. In 2020 we provided state-certified interactive financial literacy curriculum to **33 schools** within our footprint, serving over **3,200** students.

33
SCHOOLS
SPONSORED

85
TEACHERS
SERVED

3,200+
STUDENTS
EDUCATED

*The noted community relief benefits ended on July 2, 2020.

¹Borrower must recently be unemployed due to the COVID-19 pandemic. Borrower must be able to furnish last pay stub or other acceptable proof of income. Subject to credit approval. Standard underwriting criteria apply. Credit score based on lowest score of all applicants. Automatic Payment Deduction from a Riverview checking or savings account is required. 0.00% APR (Annual Percentage Rate) for the first six (6) months of the loan, thereafter the loan will accrue at a 2.99% APR for 18 months of the term. 24-month term loan. No Payments for the first six (6) months of the loan. Thereafter, payments of principal and interest will start at month seven (7) and will continue 18 months for the life of the loan. Other terms and conditions may apply. If maximum loan amount of \$5,000.00 is borrowed and repaid making the required loan payments only, the monthly payment will be 18 equal payments of \$284.40 to satisfy the loan. Please contact the bank for full details.

Helping our Local Library Become Virtual

In an outstanding effort of attempting to keep people connected while at a distance, the Orwigsburg Free Public Library decided to offer a book club utilizing Zoom meetings. Riverview Bank sponsored the book club kits for all the library members. Once the book club completes their session, the books will be sent to the next library to enjoy. Claudia Gross, Library Director shares “Riverview Bank’s gift will continue to enrich the book clubs of all seventeen Pottsville District Libraries and benefit all of the Commonwealth of Pennsylvania Libraries for years to come”.



Funding for Essential Needs

At the onset of the pandemic we met with non-profit organizations to understand the immediate needs of communities given the challenges we were facing. One challenge that proved consistent across all our markets was potential food scarcity and insecurity. As a result, we partnered with the Central Pennsylvania Food Bank to provide \$15,000 in funding, helping to ensure many families in need still had access to healthy food options, despite the fact that many school districts and community outreach programs were forced to alter their programs or shut down completely.

PPP Loan Funding

Riverview Bank proudly participated in the Paycheck Protection Program (PPP), administered through the Small Business Administration (SBA), providing local and national businesses and non-profits over 1,275 PPP loans, with nearly \$275 Million provided in funding.

Throughout the pandemic, Riverview dedicated significant resources to the Paycheck Protection Program and our CARES ACT Team worked tirelessly, knowing these efforts were a lifeline our communities needed to survive.

Janney Montgomery Research conducted a national study examining 600+ publicly-owned bank’s filings that participated in PPP loan funding with the SBA. Riverview Bank outperformed many peer banks and competitors, coming in at #10 on their national list of over 600 financial institutions with PPP loans equal to 20% or more of their assets.

ROUND 1: **1,275** PPP LOANS
Processed for nearly
\$275MM

Riverview Financial Corporation RIVE 20% 1,356,727

RANKED **#10** NATIONALLY AMONG
600+ BANKS

Source: Janney Research (FIG Group), FDIC/Fed call report filings 9-30-20

The PPP Loan Efforts Generated Approximately **\$7.6MM**
in associated fee income, of which **\$2.5MM** was recognized in 2020.

Customer Testimonials

“**Pale, Inc / PLK Real Estate LLC** | LEMOYNE, PA
“We are an essential business, so we continued to operate on a drastically reduced payroll and shorter operation hours. These were terrifying times, and Riverview Bank has been a huge lifeline! I used the PPP Loan to stay afloat and save what little income we had for future needs.”
- Paula Kostick

“**Swisher Concrete Products** | CLEARFIELD, PA
“Thanks to Riverview Bank, I was able to keep all my workers employed at their regular pay scale! I was impressed! My commercial relationship manager was extremely attentive to getting my application processed quickly and accurately.”
- Jeannine Swisher

“**Classy III, Inc.** | SCHUYLKILL HAVEN, PA
“Without our PPP loan, employee layoffs would have been unavoidable. Having the very survival of a company you have worked so long and hard to maintain threatened is a frightening experience, to say the least! Our Commercial Relationship Manager and the entire Riverview team were invaluable in guiding us through this process in a professional, prompt and knowledgeable manner.”
- Nancy Mady

“**D&M Enterprizes Inc.** | HAMBURG, PA
“Our Commercial Relationship Manager was easy to work with and sincere. He cared about the survival of our business. We have worked with many other financial institutions throughout the years, and Riverview is by far the best!”
- Maureen Vitez

BOARD OF DIRECTORS



John G. Soult, Jr
CHAIRMAN



Brett D. Fulk
PRESIDENT & CEO



David W. Hoover
VICE CHAIRMAN



Paula M. Cherry
DIRECTOR



Albert J. Evans
DIRECTOR



Maureen M. Gathagan
DIRECTOR



Howard R. Greenawalt
DIRECTOR



Joseph D. Kerwin
DIRECTOR



Kevin D. McMillen
DIRECTOR



Timothy E. Resh
DIRECTOR



Marlene K. Sample
DIRECTOR

WILLIAM WOOD, RETIRED ON JUNE 5, 2020

Congratulations on your retirement! William E. Wood has worked in the banking industry for over 40 years. In 1999, he was appointed as the CEO of CBT Bank. In 2006, Mr. Wood was appointed to the Board of Directors, serving the subsequent 14 years. Thank you, Bill, for your many years of commitment and leadership.



William E. Wood
DIRECTOR

OFFICERS & MANAGEMENT

Executive Management

Brett D. Fulk

President and Chief Executive Officer

Scott A. Seasock

SEVP, Chief Financial Officer

Ginger G. Kunkel

SEVP, Chief Operating Officer

Richard W. Ogden

SEVP, Chief Risk Officer

Senior Management

Wim Van Olden

EVP, Chief Credit Officer

Ronald Bednar

EVP, Chief Information Officer

LeeAnn Gephart

EVP, Chief Marketing Officer

Joseph Kelly

SVP, Commercial Market Executive

Linda Spoon

SVP, Director of Human Resources

Senior Officers

Robyn Alexander

Director of Retail Operations & Automation, Vice President

Melinda Aungst

Executive Administrator, Corporate Secretary

Linda Broome

Loan Operations Manager, Vice President

Connie Hooks

BSA Officer, Senior Vice President

Kayla Irwin

Security Officer, Vice President

Lori Kissinger

Deposit Services Manager, Vice President

Jeffrey Krall

Financial Services Program Manager, Vice President

Jason McFalls

Director of Retail Banking, Senior Vice President

Dean Sanders

Information Security Officer, Senior Vice President

Theresa Wasko

Finance Planning Officer, Senior Vice President

Robert Weidler

Controller, Senior Vice President

Karen Wriglesworth

Chief Compliance & CRA Officer, Senior Vice President

Jon Yarger

Director of Consumer Services, Vice President

Christine Zanis

Director of Trust Services, Senior Vice President



294+
NONPROFITS SERVED



\$360K+
TOTAL CONTRIBUTIONS

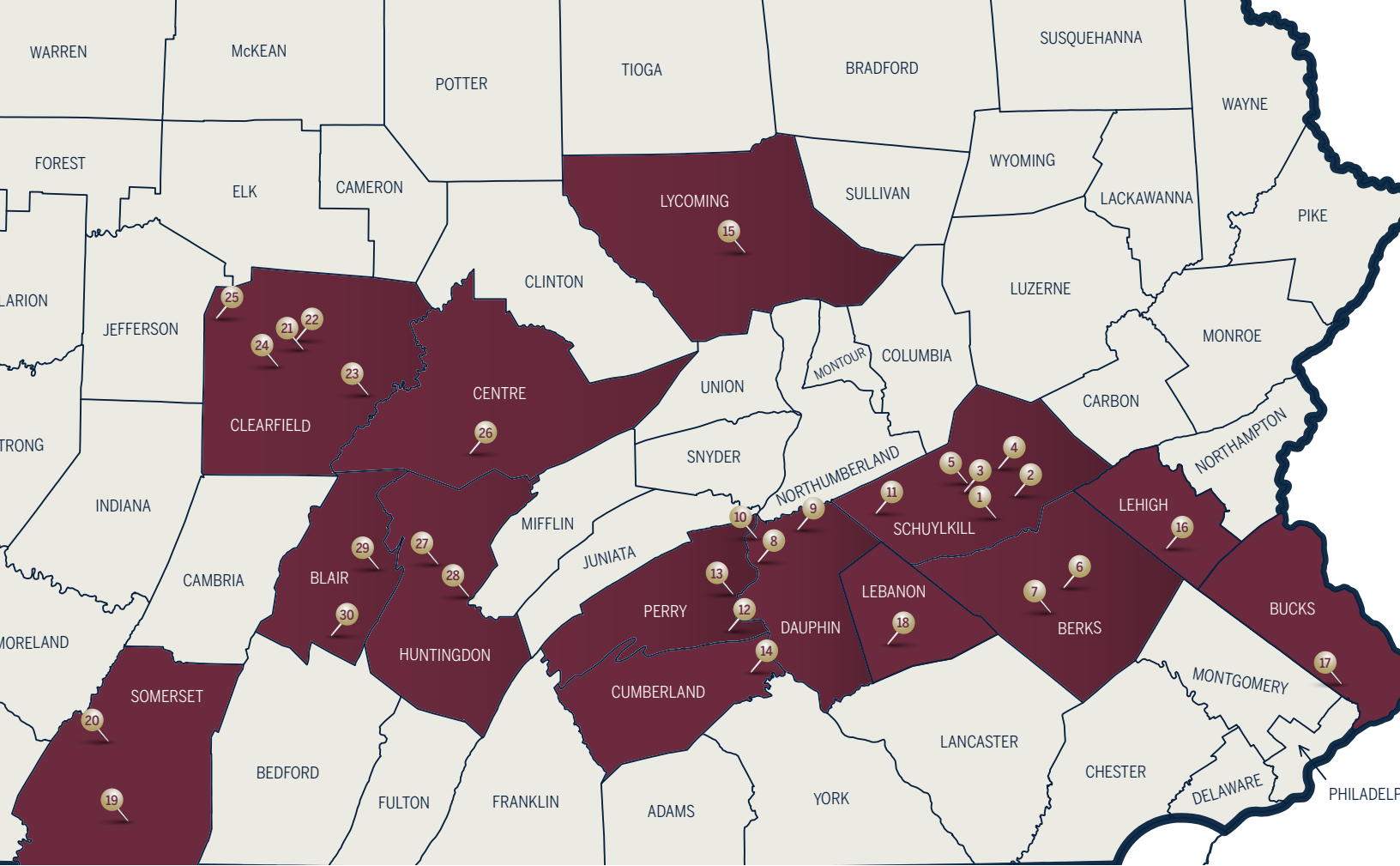
\$1.36B
TOTAL ASSET SIZE



221
TOTAL FTE

27
COMMUNITY
OFFICES

14
TOTAL COUNTIES



LOCATIONS

December of 2020, Riverview Bank began consolidating our three bank brand families, including CBT Bank & Citizens Neighborhood Bank, under the Riverview name.



RIVERVIEW BANK

- 1 CRESSONA
- 2 ORWIGSBURG
- 3 POTTSVILLE WEST MARKET ST
- 4 POTTSVILLE PARK PLAZA
- 5 RIVERVIEW BANK TRUST SERVICES
- 6 TEMPLE
- 7 WYOMISSING
- 8 HALIFAX
- 9 ELIZABETHVILLE
- 10 MILLERSBURG
- 11 TOWER CITY
- 12 RIDGEVIEW
- 13 DUNCANNON
- 14 CAMP HILL
- 15 WILLIAMSPORT
- 16 ALLENTOWN
- 17 SOUTHAMPTON COMMERCIAL
- 18 RIVERVIEW WEALTH MANAGEMENT
- 19 MEYERSDALE
- 20 SOMERSET
- 21 N. SECOND STREET, RIVERVIEW BANK TRUST SERVICES
- 22 BRIDGE STREET
- 23 PHILIPSBURG
- 24 CURWENSVILLE
- 25 DUBOIS
- 26 PINE GROVE MILLS
- 27 HUNTINGDON PLAZA
- 28 MOUNT UNION
- 29 WILLIAMSBURG
- 30 MORRISONS COVE

STOCKHOLDER INFORMATION

CORPORATE HEADQUARTERS

3901 North Front Street | Harrisburg, PA 17110

LEGAL COUNSEL

Luse Gorman, PC

5335 Wisconsin Avenue, NW, Suite 780 | Washington, DC 20015

INDEPENDENT AUDITORS

Crowe LLP

1455 Pennsylvania Avenue, N.W., Suite 700 | Washington, DC 20004-1008

TRANSFER AGENT

American Stock Transfer & Trust Company

6201 15th Avenue, Brooklyn, NY 11219

MARKET MAKERS

Boenning & Scattergood, Inc. | 610-862-5368

Keefe, Bruyette & Woods | 212-887-7777

Wedbush Securities | 866-662-0351

COMMUNITY REINVESTMENT

Copies of Riverview Bank's Community Reinvestment Statement may be obtained without charge by writing to Compliance Officer, at corporate headquarters.

DIVIDEND REINVESTMENT

Riverview Financial Corporation offers a Dividend Reinvestment Plan whereby stockholders can increase their investment in additional shares of common stock at a 5% discount and without incurring fees or commissions. A prospectus and enrollment form may be obtained by contacting American Stock Transfer & Trust Company, Dividend Reinvestment Department, 6201 15th Avenue, Brooklyn, NY 11219, 1-800-937-5449.

DIVIDEND DIRECT DEPOSIT

Riverview Financial Corporation stockholders not participating in the Dividend Reinvestment Plan may opt to have their dividends deposited directly into their bank account by contacting American Stock Transfer & Trust Company at 1-800-937-5449.

COMMON STOCK MARKET INFORMATION

Shares of Riverview Financial Corporation common stock are listed on the Nasdaq Global Market under the symbol "RIVE".

The high and low closing sale prices and dividends per share of the Company's common stock for the four quarters of 2020 and 2019 are summarized as follows:

STOCK PRICE & CASH DIVIDEND

2020:	HIGH	LOW	DIVIDEND
First Quarter	\$13.60	\$5.25	\$0.075
Second Quarter	\$7.60	\$4.13	\$0.075
Third Quarter	\$7.77	\$5.25	\$ —
Fourth Quarter	\$9.50	\$6.76	\$ —
2019:	HIGH	LOW	DIVIDEND
First Quarter	\$13.00	\$10.90	\$0.10
Second Quarter	\$11.44	\$10.50	\$0.10
Third Quarter	\$11.68	\$9.90	\$0.075
Fourth Quarter	\$12.50	\$11.10	\$0.075

WEBSITE INFORMATION:

The Company files reports, proxy and information statements and other information electronically with the Securities and Exchange Commission ("SEC"). The SEC maintains an Internet site that contains reports, proxy and information statements and other information regarding issuers that file electronically. The SEC's website address is <http://www.sec.gov>. The public can obtain any documents that the company files with the SEC. In addition, the company maintains an Internet website at www.riverviewbankpa.com. The company makes available, free of charge, through the "Investor Relations" link on our Internet website, the annual report on Form 10-K, quarterly reports on Form 10-Q, current reports on Form 8-K, and amendments to those reports filed or furnished pursuant to Section 13(a) or 15(d) of the Exchange Act as soon as reasonably practicable after they are electronically filed with, or furnish to, the SEC.

RiverviewBankPA.com | 1-888-765-7551



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