



Earn More.

**How Richwood Stockholders
Maximize Ownership**



RICHWOOD
BANCSHARES, INC.

Self-Directed Individual Retirement Account (SDIRA)

AKA The IRA DIY

Designed for do it yourself investors, a self-directed IRA may be an effective option with Richwood Bancshares (Richwood) as a part of your retirement planning. Expanding your investment portfolio with Richwood stock allows you to choose strengthening your community while leveraging the benefits of a strong financial institution ownership.

That freedom, paired with the potential for tax-deductible contributions and tax-deferred earnings makes self-directed IRAs an appealing choice for investors whose focus lies on creating lasting wealth. That doesn't mean, however, that a self-directed IRA is right for everyone.

Before adding Richwood stock to your portfolio, it's important to understand what makes a self-directed IRA different and how it can impact your retirement outlook.

For more information, contact:

Christina Horan

President and Financial Consultant of Richwood Financial

christina@richwoodfinancial.com

740-943-2317 ext. 1176

Dividend Reinvestment Program (DRIP)

Let it roll...

Richwood stock dividends are dispersed on a semi-annual basis. As a stockholder, you have the option to forgo your dividend payment and instead allow it to automatically roll up to buy more shares of stock.

With a Richwood DRIP, all of your dividends are automatically invested, commission-free, into additional shares of stock. This is a simple, effort free way to continue growing your investment in your community bank.

If you are interested in learning more about the DRIP option,

Deb Miller can take excellent care of you.

dmiller@richwoodbank.com

740-943-2371 ext. 1109

Funds held in corporate stock are not insured by the FDIC or any other government agency. Investments involve varying degrees of risk, including loss of principal. This is neither an offer to sell nor a solicitation of an offer to buy any of these securities.

