

TI TRUST

TRUE INTEGRITY FIDUCIARY SERVICES

October 12, 2022

To our Shareholders:

This year marks our third year as an independent trust company! With this passing, we have fulfilled our obligations associated with the spin-off from First Bankers Trustshares, Inc. Our continued growth of client relationships, assets and overall health of the Company are serving us well.

To celebrate these milestones and your continued investment in the Company, the Board of Directors has approved a special dividend of \$0.50 per share to all shareholders of record as of October 5, 2022.

While we cannot anticipate the recurrence of future special dividends, the Board undertook a study of current capital needs and overall stockholder return. We are thrilled to provide you this one-time, special dividend as an addition to our annual dividend paid earlier this year of \$0.10 per share.

Thank you for your continued investment in TI-TRUST, Inc.!



Brian Ippensen
President