
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549**

FORM 8-K

**CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934**

Date of earliest event reported: January 26, 2026

RIVER FINANCIAL CORPORATION
(Exact Name of Registrant as Specified in its Charter)

Alabama
(State or Other Jurisdiction
of Incorporation)

333-205986
(Commission
File Number)

46-1422125
(IRS Employer
Identification No.)

2611 Legends Drive
Prattville, Alabama
(Address of Principal Executive Offices)

36066
(Zip Code)

(334) 290-2700

(Registrant's telephone number, including area code)

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instructions A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act: None

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
None	None	None

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§ 230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§ 240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

ITEM 8.01 OTHER EVENTS

On January 26, 2026, the Company emailed a letter to shareholders announcing that the Board of Directors has declared a dividend payment of 1 dollar per share to shareholders of record as of February 13, 2026. A copy of the letter is filed as Exhibit 99.1 to this Current Report on Form 8-K and incorporated herein by reference.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS**(d) EXHIBITS**

99.1 Shareholder letter dated January 26, 2026.

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

RIVER FINANCIAL CORPORATION

Date: January 26, 2026

By /s/ James M. Stubbs

:

James M. Stubbs
Chief Executive Officer



January 26, 2026

Dear River Financial Corporation Shareholder,

I'm pleased to announce that the Board of Directors has declared a dividend payment of \$1.00 per share to shareholders of record as of February 13, 2026. This payment represents an 85% increase from the company's 2025 dividend of \$0.54 per share. Depending on how your shareholder account is set up, you can expect either a direct deposit or a physical check to be mailed from our stock transfer agent, Computershare, Inc., on Friday, February 27, 2026.

You can review the bank's most recent financial statements by visiting the SEC search website at: <https://www.sec.gov/search-filings> , and use "River Financial Corp" as the Company Name. If you are unable to access this information online, please reach out to Karen Thompson Smith at (334) 290-2704 or InvestorRelations@river.bank to request a physical copy of the material.

Please make plans to attend the annual shareholders meeting, featuring a celebration of River Bank & Trust's 20th anniversary. It is scheduled for Tuesday, May 19, 2026 at 5:30 pm CST, located at The Legends Conference Center in Prattville, AL. The agenda will include:

- **Review of Financial Performance** – presentation of the bank's financial results for the past fiscal year.
- **Election of Directors** – voting on holding company board members for the upcoming term.
- **Future Business Strategy** – discussion of key initiatives and strategic goals.
- **Other Business Matters** – any additional topics relevant to shareholders.

We will send the proxy materials closer to the meeting date. Also, for those unable to attend the meeting in person, we will provide video conferencing instructions.

In closing, please consider moving your primary checking account relationship to River Bank & Trust, if you haven't already. Using our products and services is a great way to support our growth and our team.

Thank you for your investment in River Financial Corporation!

Sincerely,

A handwritten signature in blue ink, appearing to read "Jimmy Stubbs".

Jimmy Stubbs
Chief Executive Officer

JMS/kts