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

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**FORM 8-K**

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**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d)  
OF THE SECURITIES EXCHANGE ACT OF 1934  
Date of earliest event reported: February 1, 2021**

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

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**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)

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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.

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**ITEM 8.01 OTHER EVENTS**

On February 1, 2021, the Company emailed a letter to shareholders announcing that the Board of Directors has declared a dividend payment of 40 cents per share to shareholders of record as of February 19, 2021. 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 February 1, 2021.](#)

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**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: February 1, 2021

By: /s/ James M. Stubbs

James M. Stubbs

Chief Executive Officer



February 1, 2021

Dear River Financial Corporation Shareholder,

I'm pleased to announce the Board of Directors has declared a dividend payment of 40 cents per share to shareholders of record as of February 19, 2021. This payment represents an 11% increase over the dividend payment payable in 2020. Depending on how your shareholder account is setup, you can expect either a direct deposit or a physical check to be mailed from our stock transfer agent, Computershare, Inc., on February 26, 2021.

If you'd like to review in detail the bank's most recent financial statements, please visit the SEC website: [www.sec.gov/edgar/searchedgar/companysearch.html](http://www.sec.gov/edgar/searchedgar/companysearch.html) , and use "River Financial Corp" as the Company Name. If you need any help locating this information, please reach out to Karen Smith at (334) 290-2637 or [InvestorRelations@river.bank](mailto:InvestorRelations@river.bank) .

We look forward to you joining us at the annual shareholder meeting scheduled for Monday, May 17, 2021 at 5:30 pm CST. Due to COVID-19 precautions, the meeting will be held virtually. Proxy materials and instructions to join the meeting will be sent closer to the meeting date.

Thank you for your investment in River Financial Corporation!

Sincerely,

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

Jimmy Stubbs  
Chief Executive Officer

JMS/bh