

**PRESS RELEASE: First Ottawa Bancshares, Inc. declares dividend**

OTTAWA, Illinois, November 13, 2019 -- First Ottawa Bancshares, Inc. (FOTB) has declared a dividend of \$.75 per share payable on January 1, 2020 to common shareholders of record as of December 1, 2019. First Ottawa Bancshares, Inc. is a single bank holding company with The First National Bank of Ottawa as its wholly owned subsidiary.