



DIVIDEND REINVESTMENT AND DIRECT DEPOSIT

Dividend Reinvestment

For interested stockholders, Irwin Financial Corporation has a Dividend Reinvestment Plan that allows you to invest your cash dividend immediately in Irwin Financial stock.

Dividend Direct Deposit

Alternately, Dividend Direct Deposit is a program that allows you to have your dividend payments from Irwin Financial Corporation delivered directly to your Irwin Union Bank and Trust Company account or to your account at the financial institution of your choice. It saves you the time it takes to deposit the payments, provides immediate availability, and minimizes the risk of payments being lost or stolen.

How It Works to Benefit You!

On payment day your dividend will be reinvested in Irwin Financial common stock or deposited automatically into your personal checking or savings account. The reinvestment in Irwin Financial Corporation stock will appear on a quarterly statement sent to you from Irwin Financial's Transfer Agent, National City Bank. If you have your dividend paid directly, you will receive an advice of credit from the bank indicating the date and amount of the deposit. In addition, the deposit will appear on the monthly statement from your financial institution. Because this is part of an automatic payment system, your dividend checks cannot be lost or stolen and you gain quicker access to your funds.

Sign-Up Today

If you wish to participate in the Dividend Reinvestment Plan or the Dividend Direct Deposit program, please complete the attached form and return it to Irwin Financial Corporation's Transfer Agent:

National City Bank
Corporate Trust Operations
P.O. Box 94946 Locator 5352
Cleveland, OH 44101-4946

For additional information, call National City Bank at 800-622-6757.



Yes, I am interested in receiving more information about the Irwin Financial Corporation Dividend Reinvestment Plan. *Please provide name, address and telephone number below.*

Yes, I am interested in signing up for the Dividend Direct Deposit Program. Please indicate the account number and the financial institution to which you would like your dividends deposited. *Please enclose with the completed form a pre-encoded deposit ticket or a blank, voided check to help us identify the account.*

Checking account number: _____

Financial Institution: _____

Savings account number: _____

Financial Institution: _____

Other: _____

Financial Institution: _____

Please print name(s) as shown on shareholder records:

First M.I. Last

First M.I. Last

Address

City State Zipcode

Home Telephone No. Work Telephone No.

Signature*

Signature*

*All persons shown on shareholder records are required to sign.