UNITED STATES SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20549

CURRENT REPORT
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

November 19, 2020

Date of Report (Date of earliest event reported)

Red River Bancshares, Inc.

(Exact Name of Registrant as Specified in Charter)

Louisiana (State or Other Jurisdiction of Incorporation) 001-38888 (Commission File Number)

72-1412058 (IRS Employer Identification No.)

1412 Centre Court Drive, Suite 501, Alexandria, Louisiana (Address of Principal Executive Offices)

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

71301 (Zip Code)

(318) 561-5028
Registrant's telephone number, including area code

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:

Common Stock, no par value	RRBI	The Nasdaq Stock Market, LLC	
Title of each class	Trading Symbol(s)	Name of each exchange on which registered	
Securities registered pursuant to Section 12(b) of the Act:			
☐ Pre-commencement communications pursuant to	o Rule 13e-4(c) under the E	xchange Act (17 CFR 240.13e-4(c))	
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))			
☐ Soliciting material pursuant to Rule 14a-12 unde	er the Exchange Act (17 CFF	R 240.14a-12)	

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. \boxtimes

Item. 8.01 Other Events.

Evhibit

On November 19, 2020, the board of directors of Red River Bancshares, Inc. (the "Company") declared a quarterly cash dividend of \$0.06 per share on the Company's common stock. The Company distributed a letter to its shareholders containing information about the 2020 fourth quarter cash dividend.

A copy of the press release issued by the Company announcing the dividend declaration is attached to this report as Exhibit 99.1 and is incorporated herein by reference. A copy of the letter to shareholders is attached hereto as Exhibit 99.2 and is incorporated herein by reference.

Item. 9.01 Financial Statements and Exhibits.

(d) Exhibits. The following are furnished as exhibits to this Current Report on Form 8-K.

Number	Description of Exhibit
99.1	Press Release issued by Red River Bancshares, Inc., dated November 19, 2020
99.2	Letter to Shareholders of Red River Bancshares, Inc., dated November 19, 2020
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, thereunto duly authorized.

Dated: November 19, 2020

RED RIVER BANCSHARES, INC.

By: /s/ Amanda W. Barnett

Amanda W. Barnett Senior Vice President, General Counsel, and Corporate Secretary



Red River Bancshares, Inc. Announces Quarterly Cash Dividend

ALEXANDRIA, La., Nov. 19, 2020 (GLOBE NEWSWIRE) – Red River Bancshares, Inc. (Nasdaq: RRBI) (the "Company") announced today that on November 19, 2020, its board of directors declared a quarterly cash dividend in an amount equal to \$0.06 per share of common stock. The cash dividend is payable on December 17, 2020, to shareholders of record as of the close of business on December 7, 2020.

About Red River Bancshares, Inc.

The Company is the bank holding company for Red River Bank, a Louisiana state-chartered bank established in 1999 that provides a fully integrated suite of banking products and services tailored to the needs of commercial and retail customers. Red River Bank operates from a network of 25 banking centers throughout Louisiana and one combined loan and deposit production office in Lafayette, Louisiana. Banking centers are located in the following Louisiana markets: Central, which includes the Alexandria metropolitan statistical area ("MSA"); Northwest, which includes the Shreveport-Bossier City MSA; Capital, which includes the Baton Rouge MSA; Southwest, which includes the Lake Charles MSA; and the Northshore, which includes Covington.

Contact:

Julia Callis Vice President, Corporate Counsel & Investor Relations Officer 318-561-4042 julia.callis@redriverbank.net

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November 19, 2020

Dear Shareholder:

As we announced in February 2020, Red River Bancshares, Inc. changed the timing and frequency for payment of its cash dividends. Beginning with the first quarter of 2020, our board of directors and management will evaluate the payment of cash dividends on a quarterly basis, rather than annually as was done in 2018 and 2019. The decision whether to pay a quarterly cash dividend will be based upon the Company's prior quarter profitability and current capital levels, among other factors.

I am pleased to announce today that our board of directors has declared and approved a cash dividend of \$0.06 per common share in the fourth quarter of 2020. The dividend is payable on December 17, 2020, to shareholders of record as of the close of business on December 7, 2020.

Computershare, our stock transfer agent, will be issuing the dividend checks. For shareholders registered with Computershare, Computershare will mail one dividend check for each registered shareholder account to the address on file for each account. Please watch for a Computershare envelope in the mail, which will show Red River Bancshares, Inc. as the sender. Computershare will also issue appropriate tax reporting documents in January 2021 for the shareholders registered with Computershare. For shareholders who hold in a brokerage account, please contact your broker for dividend payment details and tax reporting information.

Going forward, because the press release announcing each dividend is accessible more timely online and as part of our continuing focus on expenses, we will no longer mail notifications of dividend declarations to shareholders. Each press release is available online, at the Company website, <u>ir.redriverbank.net</u>, under the "News and Events" tab. If you have questions or need help obtaining a copy of our dividend declaration announcements, other press releases, or filings with the Securities and Exchange Commission, please contact Julia Callis, Vice President, Corporate Counsel & Investor Relations Officer, at 318.561.4042 or <u>julia.callis@redriverbank.net</u>.

Thank you for your investment in Red River Bancshares, Inc.

Sincerely,

Amanda W. Barnett Senior Vice President, General Counsel & Corporate Secretary

Post Office Box 12598 Alexandria, Louisiana 71315-2598 318.561.4000