

For Immediate Release

Isabella Bank Corporation

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Isabella Bank Corporation Announces Fourth Quarter 2018 Dividend

Mt. Pleasant, Michigan, December 4, 2018 - Isabella Bank Corporation (OTCQX:ISBA), announced today that the Board of Directors of the Corporation declared a fourth quarter cash dividend of \$0.26 per common share at its regular meeting held on November 28, 2018. The dividend will be payable on December 31, 2018 to shareholders of record as of December 27, 2018. Based on ISBA's closing stock price of \$25.00 per share as of November 28, 2018, the annual dividend yield is 4.16%.

"I am pleased to announce our Board approved a dividend of \$0.26 per share for the fourth quarter," commented Jae A. Evans, President and Chief Executive Officer of Isabella Bank Corporation. "This quarter's payment will bring the total dividends paid in 2018 to \$1.04 per share which represents a \$0.02 per share, or 1.9%, increase over 2017. Our continued success this year and in recent years has allowed us to provide attractive dividends to our shareholders."

About the Corporation

Isabella Bank Corporation (OTCQX: ISBA) is headquartered in Mt. Pleasant, Michigan with total assets of \$1.8 billion as of September 30, 2018. Isabella Bank, the banking subsidiary of Isabella Bank Corporation, was established in 1903 and has been committed to serving the local banking needs of its customers and communities for 115 years. The Bank offers personal and commercial lending and deposit products, as well as investment, trust and estate planning services. The Bank has 30 banking locations throughout seven Mid-Michigan counties: Clare, Gratiot, Isabella, Mecosta, Midland, Montcalm, and Saginaw. The Corporation employs more than 400 individuals and has been recognized on the Detroit Free Press list of "Top Workplaces" for the past five years.

For more information about Isabella Bank Corporation, visit the Investors link at www.isabellabank.com. Isabella Bank Corporation common stock is quoted on the OTCQX tier of the OTC Markets Group, Inc.'s electronic quotation system (www.otcm Markets.com) under the symbol "ISBA." The Corporation's market maker is Boenning & Scattergood, Inc. (www.boenninginc.com) and its investor relations firm is Renmark Financial Communications, Inc. (www.renmarkfinancial.com).

Forward-Looking Statements

This press release includes forward-looking statements. To the extent that the foregoing information refers to matters that may occur in the future, please be aware that such forward-looking statements may differ materially from actual results. Additional information concerning some of the factors that could cause materially different results is included in the sections entitled "Risk Factors" and "Forward-Looking Statements" set forth in Isabella Bank Corporation's filings with the Securities and Exchange Commission, which are available from the Securities and Exchange Commission's Public Reference facilities and from its website at www.sec.gov.