



AQUESTA
FINANCIAL HOLDINGS, INC.

PRESS RELEASE

FOR IMMEDIATE RELEASE:

Aquesta Financial Holdings, Inc (Parent Company of Aquesta Bank) Announces a 20-Percent Stock Dividend

CORNELIUS, NC – January 28, 2016 -- Aquesta Financial Holdings, Inc and Subsidiaries (“Aquesta”) (stock trading symbol: AQFH) announced today that its Board of Directors has approved a 20-percent stock dividend.

Shareholders of record as of February 10, 2016 will receive a 20-percent stock dividend with a Payable Date of February 24, 2016. Thus, each shareholder immediately following the transaction will own 20-percent more Aquesta common shares than immediately prior to the transaction or a ratio of 6 to 5. For example, a shareholder owning 1,000 shares prior to the transaction will now own 1,200 immediately afterwards.

Since Aquesta records of ownership are now maintained electronically, most shareholders will need to take no action to receive this stock dividend. For those shareholders who have not yet exchanged their old Aquesta Bank shares for the current Aquesta Financial Holdings, Inc. shares, the stock dividend will remain in escrow until such old Aquesta Bank shares are exchanged. Any shareholders electing to receive paper shares pursuant to the prior exchange will now receive additional paper shares reflecting this current stock dividend.

For additional information regarding Aquesta or Aquesta Bank, please contact Jim Engel (Chief Executive Officer and President) at 704-439-4343 or visit us online at www.aquesta.com.