

April 9, 2013

Dear Fellow Shareholder:

It is my pleasure to invite you to attend the 2013 Annual Meeting of Shareholders of First Internet Bancorp on Monday, May 20, 2013 at 1:00 p.m. (EDT), at the Conference Room (West Entrance), 9100 Keystone Crossing, Indianapolis, Indiana 46240. At the meeting, shareholders will vote on the business items listed in the notice of the meeting, which follows on the next page.

We are furnishing our proxy materials to our shareholders primarily over the Internet. We believe that this e-proxy process will expedite shareholders' receipt of proxy materials, help keep our costs low and reduce the environmental impact of our annual meeting. On or about April 9, 2013, a Notice of Internet Availability of Proxy Materials was mailed to our shareholders containing instructions on how to access our [proxy statement](#) and our [2012 Annual Report](#) to Shareholders and vote online. The Notice of Internet Availability of Proxy Materials also contains instructions on how you can receive a paper copy of the proxy statement, annual report and related materials.

Whether or not you plan to attend the meeting, your vote is important and we encourage you to vote promptly.

You may vote your shares via a toll-free telephone number or over the Internet. If you receive a paper copy of the proxy card by mail, you may sign, date and mail the proxy card in the envelope provided. Instructions regarding all available methods of voting are contained in the Notice of Internet Availability of Proxy Materials, the proxy statement and the proxy card. If you attend the meeting, you may vote in person.

I look forward to seeing you at the meeting.

Sincerely,

David B. Becker  
Chairman of the Board  
and Chief Executive Officer