



craft bank

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September 17, 2024

Dear Craft Bank Shareholder,

In October 2024, Craft Bank will celebrate its fourth anniversary. Along the way, we have achieved important milestones, including growing total assets to almost \$250 million and growing our loan portfolio to almost \$200 million. While we are proud of our accomplishments to date, we recognize that there are always challenges and opportunities ahead as well as aspirations to achieve. Our focus, as always, is to work diligently every day to grow a thriving bank of which you can be proud.

On behalf of the Board and my colleagues, I would like to invite you to attend our fourth annual Craft Shareholders' meeting, which will be held on October 29th at 3:30 pm. We plan to hold the annual meeting both in-person and virtually at our offices at 1575 Northside Drive, Atlanta GA. Included in this packet you will find your Proxy Card with voting instructions from Mountain Share Transfer and the Notice of Meeting and Proxy Statement. To transact business and for the vote to be official, we need a quorum of our shareholders to either attend the meeting or return their proxies either by mail or electronically. Please make every effort to return your proxies as soon as possible. We need your vote!

If you are available to attend in person, my colleagues and several Directors will be on hand to thank you for your support and show you where the magic happens. We will have food and refreshments on hand for your enjoyment as well. Again, thank you for investing in Craft Bank, I look forward to seeing you on October 29th, 2024.

Sincerely yours,

J. Ross Mynatt

Ross Mynatt
President and CEO

