

CRAFT BANCSHARES, INC.
PROXY SOLICITED BY THE BOARD OF DIRECTORS
FOR THE 2024 ANNUAL MEETING OF SHAREHOLDERS

The undersigned hereby appoints Beth Martin and Mechell Culpepper as its, his or her true and lawful agent and proxy with full power of substitution, to represent and vote, as indicated below, all of the shares of common stock of Craft Bancshares, Inc. that the undersigned would be entitled to vote if personally present at the annual meeting of shareholders to be held both in person and through a remote communication in a virtual meeting format via the Internet on October 29, 2024 at 3:30 p.m., Eastern Time, and at any postponements or adjournments thereof, upon the matters described in the accompanying notice of annual meeting of shareholders, receipt of which is hereby acknowledged. **THE BOARD OF DIRECTORS RECOMMENDS THAT THE SHAREHOLDERS VOTE “FOR” THE PROPOSALS.**

PROPOSAL NO. 1: To consider and elect the following 11 nominees to serve on our board of directors to serve for a term of one year, and until their successors are elected and qualified:

David K. Alexander
Marc J. Greene
Byron L. Holmes
Michael I. Jacobson
Thomas B. Lamb
John W. Mangham

J. Marshall Martin, III
J. Paul Masters
J. Ross Mynatt
Douglas L. Rieder
William O. Wingate, IV

FOR all nominees
(except as indicated below)

WITHHOLD all nominees

Instruction: To withhold authority to vote for any individual nominee, mark “FOR” above, and write that nominee’s name in the space provided: _____

PROPOSAL NO. 2: To ratify the appointment of Nichols, Cauley & Associates, LLC as our external auditors for the fiscal year 2024.

FOR **AGAINST** **ABSTAIN**

PROPOSAL NO. 3: To approve the Amended and Restated Craft Bancshares, Inc. 2019 Stock Incentive Plan.

FOR **AGAINST** **ABSTAIN**

THIS PROXY, WHEN PROPERLY EXECUTED, WILL BE VOTED IN THE MANNER DIRECTED BY THE UNDERSIGNED SHAREHOLDER. IF NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED “FOR” THE PROPOSALS.

PLEASE MARK, SIGN AND DATE THIS PROXY, AND RETURN IT IN THE ENCLOSED RETURN-ADDRESSED ENVELOPE. NO POSTAGE NECESSARY.

If stock is held in the name of more than one person, all holders must sign. Signatures should correspond exactly with the name or names appearing on the stock certificate(s). When signing as attorney, executor, administrator, trustee or guardian, please give full title as such. If a corporation, please sign in full corporate name by president or other authorized officer. If a partnership, please sign in partnership name by authorized person.

DATED: _____
(Please be sure to date your Proxy.)

Signature of Shareholder

Signature of Shareholder (if held jointly)

Print Name(s) of Shareholder(s)

PLEASE RETURN THIS PROXY AS SOON AS POSSIBLE