

Proudly Celebrating 5 Years  
**craft bank**



September 22, 2025

Dear Craft Bank Shareholder,

On October 15<sup>th</sup>, 2025, Craft Bank will celebrate its fifth anniversary. Along the way, we have achieved important milestones, including growing total assets to almost \$280 million, increasing equity to over \$34 million, and opening a new office on the Marietta Square. 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 annual Craft Shareholders' meeting, which will be held **October 21st at 3:30 pm**. We plan to hold the annual meeting both in-person and virtually at our offices at 1575 Northside Drive, Building 100, Suite 200, Atlanta GA 30318. 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 Craft magic happens. We will have food and refreshments on hand for your enjoyment as well. Again, thank you for investing in Craft Bank, and I look forward to seeing you on October 21<sup>st</sup>, 2025.

Sincerely yours,

*J. Ross Mynatt*

Ross Mynatt President and CEO

