

**REVOCABLE PROXY**  
**PROXY CARD FOR SANIBEL CAPTIVA COMMUNITY BANK**

**PROXY SOLICITED BY AND ON BEHALF OF THE BOARD OF DIRECTORS FOR THE ANNUAL MEETING OF SHAREHOLDERS TO BE HELD ON MARCH 18, 2026.** The undersigned hereby appoints Craig Lee Albert and David Carleton Hall, or either of them with individual power of substitution, proxies to vote all shares of the Common Stock of Sanibel Captiva Community Bank (the "Bank") which the undersigned may be entitled to vote at the Annual Meeting of Shareholders to be held at Sanibel Captiva Community Bank, 2406 Periwinkle Way, Sanibel, Florida, 33957, on Wednesday, March 18, 2026, beginning at 1:00 p.m. local time, and at any adjournment or postponement thereof.

SAID PROXIES WILL VOTE ON THE PROPOSAL SET FORTH IN THE NOTICE OF ANNUAL MEETING AND PROXY STATEMENT AS SPECIFIED ON THIS CARD. IF A VOTE IS NOT SPECIFIED, SAID PROXIES WILL VOTE IN FAVOR OF THE ELECTION OF THE NINE DIRECTORS OF THE BANK LISTED IN THE PROXY STATEMENT. IF ANY OTHER MATTERS PROPERLY COME BEFORE THE ANNUAL MEETING, SAID PROXIES WILL VOTE ON SUCH MATTERS IN ACCORDANCE WITH THE RECOMMENDATIONS OF THE BOARD OF DIRECTORS.

**THE BOARD OF DIRECTORS RECOMMENDS A VOTE FOR:**

1. FOR \_\_\_\_\_, or WITHOUT \_\_\_\_\_, authority to vote for the election of the nine directors of the Bank (or any substituted nominee) as discussed in the accompanying Proxy Statement to serve until the Annual Meeting of Shareholders in 2027:

INSTRUCTION: To withhold authority to vote for any individual nominee(s), list name(s) below:

\_\_\_\_\_

NUMBER OF SHARES \_\_\_\_\_

DATED: \_\_\_\_\_, 2026

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Please print or type your name

\_\_\_\_\_  
Signature if held jointly

\_\_\_\_\_  
Please print or type your name

\_\_\_\_\_ **Please mark here if you intend to attend the Annual Shareholders Meeting**

**Please sign exactly as name appears on your stock certificate. When shares are held by joint tenants, both should sign. When signing as attorney, as 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.**