

**PROXY STATEMENT
FOR ANNUAL MEETING OF SHAREHOLDERS OF
SANIBEL CAPTIVA COMMUNITY BANK
TO BE HELD ON MARCH 18, 2026**

INTRODUCTION

General

This Proxy Statement is being furnished to the shareholders of Sanibel Captiva Community Bank (the “Bank”) in connection with the solicitation of proxies by the Board of Directors of the Bank from holders of the outstanding shares of the \$5.00 par value common stock of the Bank (“Common Stock”) for use at the Annual Meeting of Shareholders of the Bank to be held on March 18, 2026 at 1:00 p.m. local time, and at any adjournment or postponement thereof (“Shareholders Meeting”). The Shareholders Meeting is being held to (i) elect nine directors to serve until the Annual Meeting of Shareholders in 2027; and (ii) transact such other or further business as may properly come before the Shareholders Meeting and any adjournment or postponement thereof. The Board of Directors of the Bank knows of no other business that will be presented for consideration at the Shareholders Meeting other than the matters described in this Proxy Statement. This Proxy Statement is dated February 3, 2026, and it and the accompanying notice and form of proxy are first being mailed to the shareholders of the Bank on February 3, 2026.

Record Date, Solicitation and Revocability of Proxies

The Board of Directors of the Bank has fixed the close of business on February 2, 2026, as the record date for the determination of the Bank’s shareholders entitled to vote at the Shareholders Meeting. Accordingly, only holders of shares of Common Stock at the close of business on such date will be entitled to vote at the Shareholders Meeting. At the close of business on such date, there were 1,397,352 shares of the Common Stock outstanding and entitled to vote, held by 318 shareholders of record. Holders of the Common Stock are entitled to one vote on each matter considered and voted upon at the Shareholders Meeting for each share of Common Stock held of record at the close of business on February 2, 2026. Assuming the presence of a quorum at the Shareholders Meeting, a plurality of the votes cast by holders of shares of Common Stock is required for approval of the election of directors.

Shares of the Common Stock represented by a properly executed proxy, if such proxy is received prior to the vote at the Shareholders Meeting and not revoked, will be voted at the Shareholders Meeting in accordance with the instructions indicated in such proxy. **IF NO INSTRUCTIONS ARE INDICATED, SUCH SHARES OF THE COMMON STOCK WILL BE VOTED FOR THE ELECTION AS DIRECTORS OF THE BANK OF THE NINE NOMINEES LISTED BELOW, AND IN ACCORDANCE WITH THE RECOMMENDATIONS OF THE BOARD OF DIRECTORS AS TO ANY OTHER MATTER WHICH MAY PROPERLY COME BEFORE THE SHAREHOLDERS MEETING.**

A shareholder who has given a proxy may revoke it at any time prior to its exercise at the Shareholders Meeting by either (i) giving written notice of revocation to the Chief Executive Officer of the Bank, (ii) properly submitting to the Chief Executive Officer of the Bank a duly executed proxy bearing a later date, or (iii) appearing in person at the Shareholders Meeting and voting in person. All written notices of revocation or other communications with respect to revocation of proxies should be addressed as follows: Sanibel Captiva Community Bank, 9311 College Parkway, Fort Myers, Florida 33919, Attention: Kyle DeCicco, Chief Executive Officer.

ELECTION OF DIRECTORS

General

The Shareholders Meeting is being held to elect nine directors of the Bank. Each of the nominees is currently serving as a director of the Bank. Accordingly, the following members are standing for election to a term expiring at the Annual Meeting of Shareholders in 2027. In the event that any nominee is unable to serve (which is not anticipated), the persons designated as proxies will cast votes for the remaining nominees and for such other persons as they may select.

The Board of Directors recommends that Bank shareholders vote for approval of the following individuals to serve as directors of the Bank.

Directors

The following table sets forth the name of each nominee for director of the Bank and his or her current occupation.

<u>Name</u>	<u>Principal Occupation</u>
Craig Lee Albert	Chairman of the Board and Former President and Chief Executive Officer of the Bank
Kyle DeCicco	President, Chief Executive Officer and Senior Lending Officer of the Bank
Leo R. Doerr	Retired Banker
Samuel Hagan	Attorney
David Carleton Hall	Former Executive Vice President, Chief Operating Officer, Chief Financial Officer and Secretary of the Bank
Martin Joseph Harrity	Sales and Marketing
Jacquelyn Liszak	President and CEO of Fort Myers Beach Chamber of Commerce
David Anthony Owens	Accountant
John M. Wright	Executive Vice President, Chief Operating Officer, Chief Financial Officer and Secretary of the Bank

OTHER MATTERS

Management of the Bank does not know of any matters to be brought before the Shareholders Meeting other than those described in this Proxy Statement. If any other matters properly come before the Shareholders Meeting, the persons named as proxies in the enclosed form of proxy and acting thereunder will vote on such matters in accordance with the recommendation of the Board of Directors.