

Texas Community Bancshares

April 17, 2023

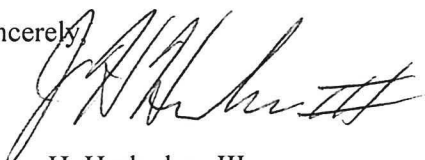
Dear Fellow Stockholder,

The Board of Directors, Management Team, and Staff of Texas Community Bancshares, Inc. invite you to our second annual meeting.

Since our last annual meeting, we have seen a significant change in the economic landscape with an unprecedented rise in interest rates. While we are watching volatility in markets and general uncertainty in the economy, our asset quality remains strong. We continue to work to protect the assets of TCBS and to enhance shareholder value.

Thank you for the privilege to serve you and we appreciate the confidence that you place in us.

Sincerely,



James H. Herlocker, III
Chairman and Chief Executive Officer

