TC BANCSHARES, INC.

PROXY FOR THE ANNUAL MEETING TO BE HELD ON MAY 18, 2023 THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned shareholder(s) of TC Bancshares, Inc. (the "Company") hereby acknowledge(s) receipt of the Notice of Annual Meeting of Shareholders and Proxy Statement, dated March 31, 2023 and hereby appoints, Gregory H. Eiford and Linda Palmer, or either of them, Proxy of the undersigned, with full power of substitution and revocation, and authorize(s) him or her to vote the number of shares which the undersigned would be entitled to cast if personally present at the Annual Meeting of Shareholders of the Company to be held on Thursday, May 18, 2023 at 8:30 a.m. (local time), at the Courtyard Thomasville Downtown, Meeting Rooms B&C, located at 207 South Dawson Street, Thomasville, Georgia 31792 and at any adjournment(s) thereof.

THIS PROXY CARD, WHEN PROPERLY EXECUTED, WILL BE VOTED IN THE MANNER DIRECTED HEREIN BY THE UNDERSIGNED AND IN THE DISCRETION OF THE PROXIES WITH RESPECT TO SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE THE MEETING. IF NO DIRECTION IS MADE AND THE PROXY IS SIGNED AND RETURNED, THE PROXY WILL BE VOTED "FOR" PROPOSALS 1 AND 2.

IMPORTANT—This Proxy must be signed and dated on the reverse side.

Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting:

The Proxy Statement is available at http://www.annualgeneralmeetings.com/tcbc2023

THIS IS YOUR PROXY

YOUR VOTE IS IMPORTANT!

	THE BOARD OF DIREC	CTORS RECOMMENDS YOU	VOTE "FOR" PROPOSALS 1	AND 2
1.	Election of Directors for a three-year term (See Proxy Statement)			
		FOR	WITHHOLD	
	01. J. Travis Bryant			
	02. Gregory H. Eiford			
	03. Jefferson L. Johnson			
2.	Ratification of the appointment of Wipfli ending December 31, 2023.	LLP as the Company's Indep	pendent Registered Public Ac	counting Firm for the year
	FOR □	AGAINST 🗆	ABSTAIN D	
	ares must sigh. When signing as attorney, e	executor, trustee, guardian,	corporate officer, etc., pleas	e indicate full title.
Sig	nature:			
Sig	nature:			
Titl	le(s):			

□ I agree to receive all future communications related to these holdings electronically via the email address provided

below. I understand I am able to change this selection at any time in the future.

EMAIL ADDRESS: