

CRAFT BANCHSARES, INC.

ANNUAL MEETING OF SHAREHOLDERS

OCTOBER 17, 2023

THIS PROXY IS SOLICITED ON BEHALF OF THE BOARD OF DIRECTORS

The undersigned hereby appoints Beth Martin and Mechell Culpepper as its, his or her true and lawful agent and proxy with full power of substitution, to represent and vote, as indicated below, all of the shares of common stock of Craft Bancshares, Inc. that the undersigned would be entitled to vote if personally present at the annual meeting of shareholders to be held both in person and through a remote communication in a virtual meeting format via the Internet on October 17, 2023 at 4:00 p.m., Eastern Time, and at any postponements or adjournments thereof, upon the matters described in the accompanying notice of annual meeting of shareholders, receipt of which is hereby acknowledged.

THIS PROXY, IF PROPERLY SIGNED AND DATED, WILL BE VOTED AS DIRECTED, BUT IF NO INSTRUCTIONS ARE SPECIFIED IT WILL BE VOTED "FOR" THE DIRECTOR NOMINEES AND "FOR" PROPOSAL 2.

Should the undersigned be present and elect to vote at the 2023 Annual Meeting or at any adjournment or postponement thereof and after notifying the Company's Corporate Secretary at the Annual Meeting of the undersigned's decision to revoke this proxy, then the power of said attorneys and proxies shall be deemed terminated and of no further force and effect. This proxy may also be revoked by sending written notice to the Company's Corporate Secretary at the address set forth on the Notice of Annual Meeting, or by submitting a signed, later-dated, proxy to the Company prior to a vote being taken on a proposal at the 2023 Annual Meeting.

The undersigned acknowledges receipt from the Company, prior to the execution of this proxy, of the Notice of 2023 Annual Meeting, the Proxy Statement for the 2023 Annual Meeting, and the Chairman's Letter.

Vote online or print, complete, sign and mail this proxy card.

(*Fill in only one box per nominee or item in black or blue ink)

The Board of Directors unanimously recommends a vote "FOR" the director nominees and "FOR" proposal 2.

1. Electing the below indicated directors of the Company for a term of one year and until their successors have been duly elected and qualified.

	FOR	WITHHOLD
01. David K. Alexander	<input type="checkbox"/>	<input type="checkbox"/>
02. Marc J. Greene	<input type="checkbox"/>	<input type="checkbox"/>
03. Byron L. Holmes	<input type="checkbox"/>	<input type="checkbox"/>
04. Michael I. Jacobson	<input type="checkbox"/>	<input type="checkbox"/>
05. Thomas B. Lamb	<input type="checkbox"/>	<input type="checkbox"/>
06. John W. Mangham	<input type="checkbox"/>	<input type="checkbox"/>
07. J. Marshall Martin, III	<input type="checkbox"/>	<input type="checkbox"/>
08. J. Paul Masters	<input type="checkbox"/>	<input type="checkbox"/>
09. J. Ross Mynatt	<input type="checkbox"/>	<input type="checkbox"/>
10. Douglas L. Rieder	<input type="checkbox"/>	<input type="checkbox"/>
11. William O. Wingate, IV	<input type="checkbox"/>	<input type="checkbox"/>

2. Ratification of the appointment of external auditors, Nichols, Cauley & Associates, LLC, for the fiscal year 2023.

☐ FOR

☐ AGAINST

☐ ABSTAIN

Date: _____

Signature of Stockholder

Signature of Stockholder (if held jointly)

NOTE: If stock is held in the name of more than one person, all holders must sign. Signatures should correspond exactly with the name or names appearing on the stock certificate(s). When signing as attorney, 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.

VOTING INSTRUCTION ON REVERSE SIDE

Voting Instructions

You may vote your proxy in the following ways:



Via Internet:

Login to <http://www.annualgeneralmeetings.com/craftbank2023/>

Enter your control number (12 digit number located below)



Via Mail:

Pacific Stock Transfer Company

c/o Proxy Department

6725 Via Austi Parkway, Suite 300

Las Vegas, Nevada 89119

CONTROL NUMBER

You may vote by Internet 24 hours a day, 7 days a week. Internet voting is available through 11:59 p.m., Eastern Time, on October 16, 2023.

Your Internet vote authorizes the named proxies to vote in the same manner as if you marked, signed and returned your proxy card.