

craft bank

1575 Northside Dr. NW
Building 100, Suite 200
Atlanta, GA. 30318
678.736.5060

September 8, 2023

Dear Craft Bank Shareholder,

In October 2023, Craft Bank will celebrate its third anniversary. Along the way, we have achieved important milestones, including growing total assets to more than \$177 million and growing our loan portfolio to over \$130 million. While we are proud of our accomplishments to date, we recognize that there are always challenges and opportunities ahead as well as aspirations to achieve. Our focus, as always, is to work diligently every day to grow a thriving bank of which you can be proud.

On behalf of the Board and my colleagues, I would like to invite you to attend our third annual Craft Shareholders' meeting, which will be held on October 17th at 4:00 pm. We plan to hold the annual meeting both in-person and virtually at our offices at 1575 Northside Drive, Atlanta GA. Included in this packet you will find your Proxy Card with voting instructions from Pacific Stock Transfer and the Notice of Meeting and Proxy Statement. To transact business and for the vote to be official, we need a quorum of our shareholders to either attend the meeting or return their proxies either by mail or electronically. Please make every effort to return your proxies as soon as possible. We need your vote!

If you are available to attend in person, my colleagues and several Directors will be on hand to thank you for your support and show you where the magic happens. We will have food and refreshments on hand for your enjoyment as well. Again, thank you for investing in Craft Bank, I look forward to seeing you on October 17th 2023.

Sincerely yours,



J. Ross Mynatt
President and CEO

