TC BANCSHARES, INC. PROXY FOR THE ANNUAL MEETING TO BE HELD ON MAY 28, 2025 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 April 9, 2025, and hereby appoints, Gregory H. Eiford and Nathan L. Higdon, or either of them, Proxy of the undersigned, with full power of substitution and revocation, and authorize(s) him 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 Wednesday, May 28, 2025, at 8:30 a.m. (local time), at the Courtyard by Marriott, 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.

Important Notice Regarding the Availability of Proxy Materials for the Annual Meeting: The Proxy Statement is available at <u>https://annualgeneralmeetings.com/tcbc2025/</u>

THIS IS YOUR PROXY

YOUR VOTE IS IMPORTANT!

THE BOARD OF DIRECTORS RECOMMENDS YOU VOTE "FOR" PROPOSALS 1 AND 2

1. Election of Directors for a three-year term (See Proxy Statement)

	FOR	WITHHOLD
01. G. Matthew Brown		
02. Charles M. Dixon		
03. Peter ("Trey") A. DeSantis, III		

2. Ratification of the appointment of Wipfli LLP as the Company's Independent Registered Public Accounting Firm for the year ending December 31, 2025.

FOR
AGAINST
ABSTAIN

Important: Please sign and date your proxy card. Please sign exactly as your name(s) appear(s) on this proxy. All joint owners of shares <u>must</u> sign. When signing as attorney, executor, trustee, guardian, corporate officer, etc., please indicate full title.

Dated: _____

Signature: _____

Signature: _____

Title(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: _____

Voting Instructions

You may vote your proxy in the following ways:

√[⊕] Via Internet:

- → Cogin to https://annualgeneralmeetings.com/tcbc2025/
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Via Mail:

Pacific Stock Transfer Company 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 May 27, 2025.

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