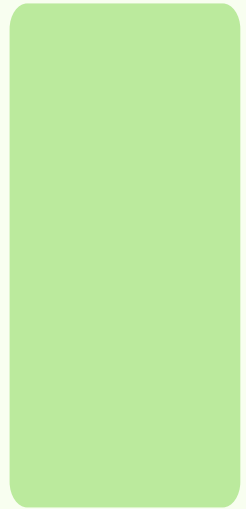
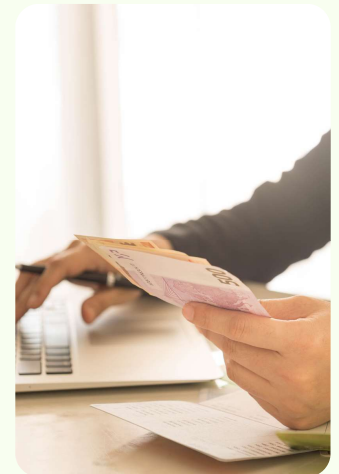


craft bank



CRAFT BANCSHARES WARRANTS

The following slides will explain how many warrants each shareholder has, what you can do with your warrants and the process.

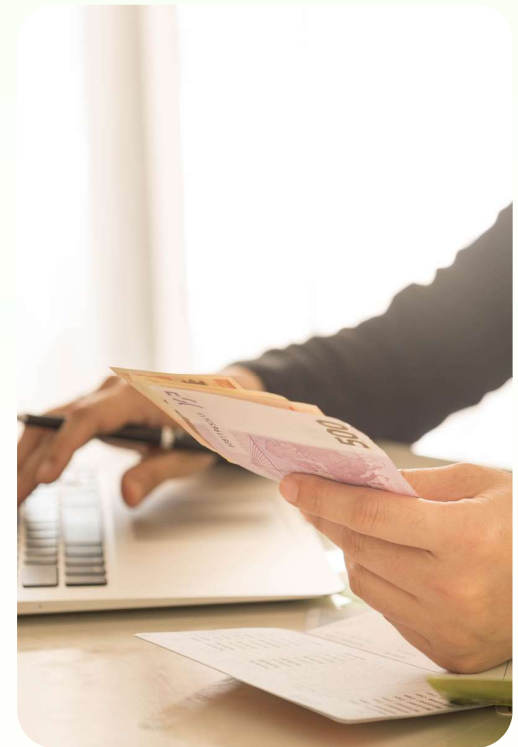


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How many warrants do I have and what are they worth?

For every 4 shares of Craft Bancshares stock you own, you have 1 warrant. For example: if you invested \$50,000, then you own 5,000 shares of stock; and therefore, you have 1,250 warrants. At a cost of \$10 per warrant, you will need to write a check for \$12,500.

As of 04/30/2025, the unadjusted book value of Craft Bancshares is \$12.40.



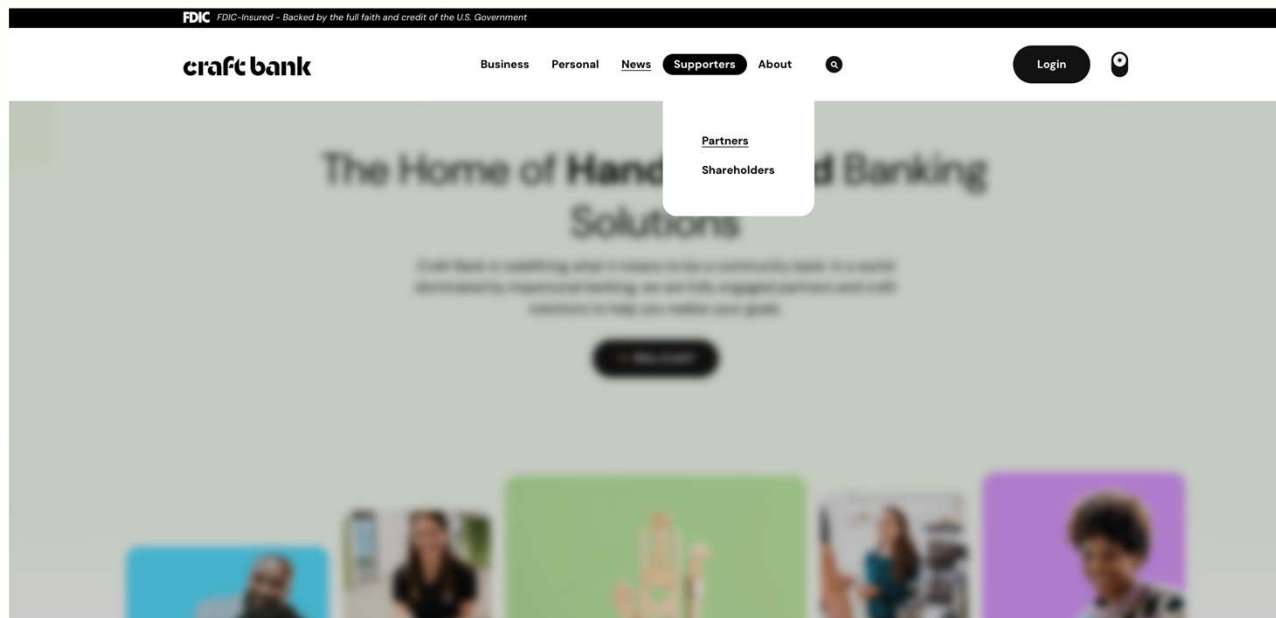
What can I do with my warrants?

- You have the choice of exercising them at a price of \$10.00 each beginning May 15, 2025, through their expiration date of October 15, 2025.
- OR sell your warrants. The sales price will be negotiated between the seller and buyer. Craft Bank will not be involved in these negotiations.
- OR transfer your warrants. You have the option to transfer your warrants to another individual.
- OR do nothing. However, if this last option is chosen, please be aware the warrants will expire on October 15, 2025.



How do I exercise, buy/sell my warrants?

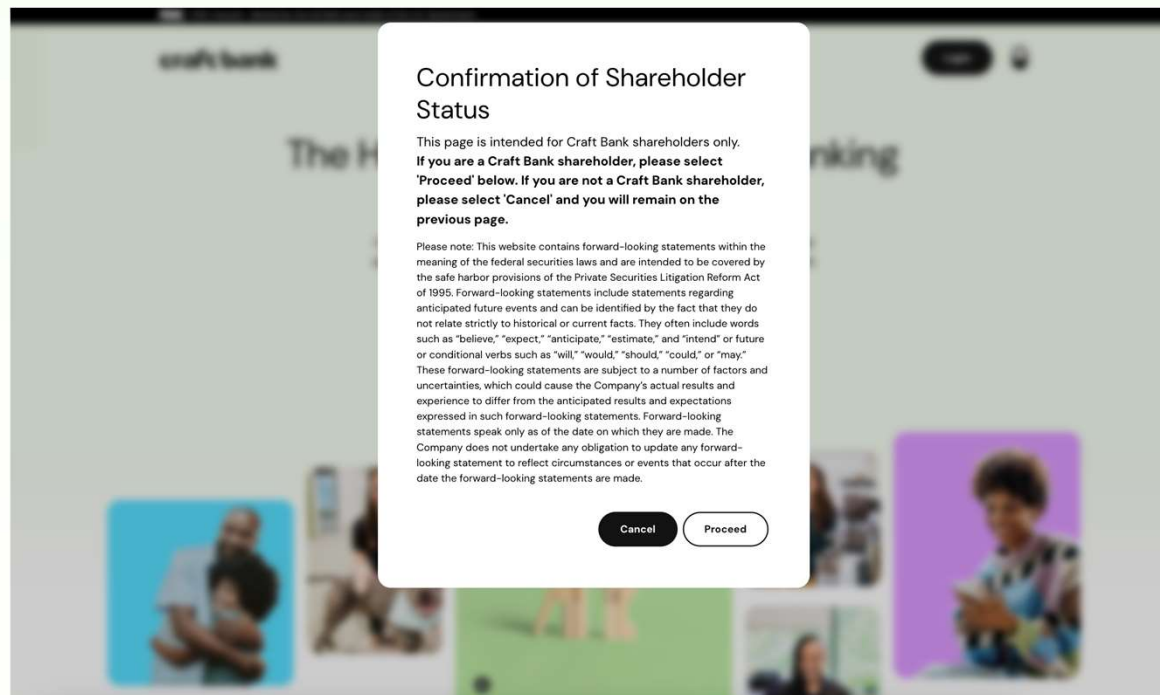
Please visit our website, www.craft.bank. Hover your curser over 'Supporters' at the top of the page. A dropdown box will appear. Please click 'Shareholders.'



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This will bring up a confirmation of Shareholder status.

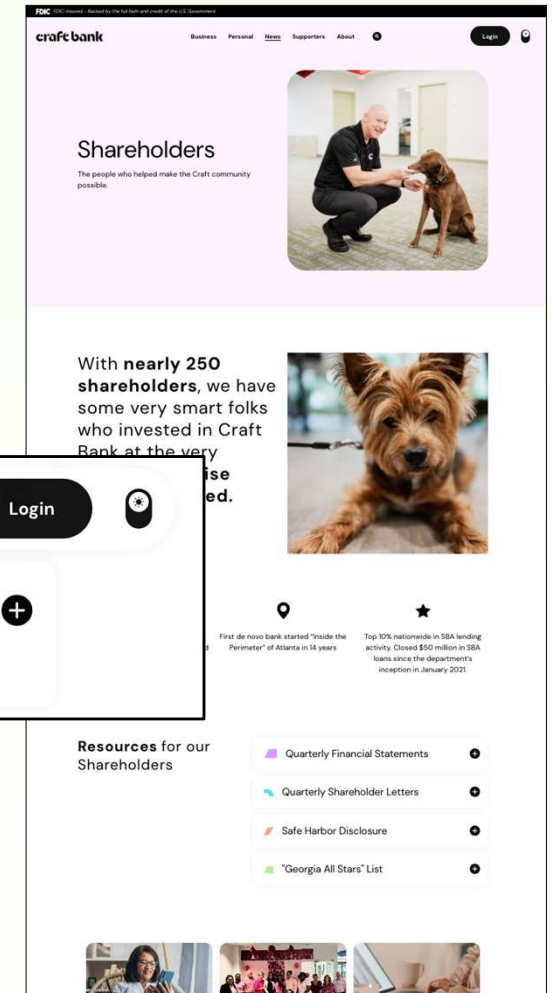
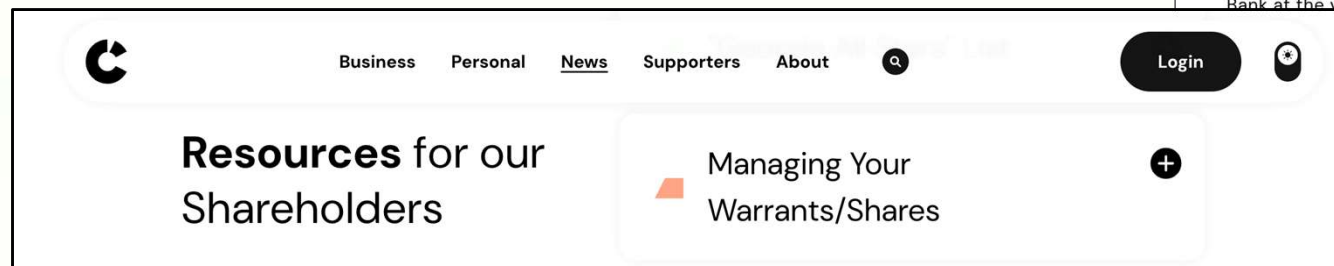
Click 'Proceed' at the bottom of the page confirming you are a shareholder.



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You will be directed to the Craft Bank Shareholders page.

Scroll down to 'Resources for our Shareholders' and click 'Managing Your Warrants/Shares.'



5/22/2025

Click the link to be directed to Mountain Share Transfer/craft-bank.

Resources for our Shareholders

Managing Your Warrants/Shares

If you are interested in engaging in one of the following transactions, please click [here](#).

- 1) Exercising your Craft shareholder warrants
- 2) Transferring or selling your warrants to another individual
- 3) Buying warrants from another shareholder – separate from you exercising your warrants
- 4) Buying or selling Craft Bank shares



This page will give you the option to exercise your warrants, buy or sell your warrants, transfer your warrants to another individual, and buy or sell Craft Bancshares common stock.

To exercise your warrants, please click the warrants-exercise link.

The screenshot displays the Mountain Share Transfer, Inc. website. A modal window titled "External Link Disclaimer" is overlaid on the left side of the page. The modal text states: "You will be linking to another website not owned or operated by Craft Bank. Craft Bank is not responsible for the availability or content of this website and does not represent either the linked website or you, should you enter into a transaction. The inclusion of any hyperlink does not imply any endorsement, investigation, verification or monitoring by Craft Bank of any information in any hyperlinked site. We encourage you to review their privacy and security policies which may differ from Craft Bank. If you 'Proceed', the link will open in a new window." Below the text are two buttons: "Cancel" and "Proceed".

The background website is the "Craft Bancshares" page. The header includes the Mountain Share Transfer, Inc. logo and navigation links: About, DRS / DWAC, Issuer Services, Shareholder Services, News, Resources, and Contact. The main heading is "Craft Bancshares". The page content includes a welcome message, information about the 2020 offering of Units (100 shares of common stock and 25 warrants), the warrant expiration date (October 15th, 2025 at 5:00pm eastern standard time), and a price of \$10.00/share. It also provides links for exercising warrants and buying/selling warrants.

External Link Disclaimer

You will be linking to another website not owned or operated by Craft Bank. Craft Bank is not responsible for the availability or content of this website and does not represent either the linked website or you, should you enter into a transaction. The inclusion of any hyperlink does not imply any endorsement, investigation, verification or monitoring by Craft Bank of any information in any hyperlinked site. We encourage you to review their privacy and security policies which may differ from Craft Bank. If you "Proceed", the link will open in a new window.

Craft Bancshares

Welcome to the Craft Bancshares shareholder and warrant holder information page. At the request of the management of Craft Bank we have created this page to be of assistance to those shareholders and warrant holders who have questions regarding their shares and warrants.

In the spring of 2020, Craft Bancshares completed its offering of Units, with each unit consisting of 100 shares of common stock and 25 warrants.

The warrants are set to expire on October 15th, 2025 at 5:00pm eastern standard time. Each warrant is exercisable into one (1) share of common stock at a price of \$10.00/share.

With the expiration of the warrants later this year, the management of the bank understands the shareholders and warrant holders may have some questions concerning their options with respects to their common shares and warrants. The information contained on this page is designed to help assist shareholders with their questions.

If you are interested in exercising your Craft Bancshares warrants

Please visit the following: <https://mountainsharetransfer.com/craft-bank-warrant-exercise/>

If you are interested in Buying or Selling Craft Bancshares warrants

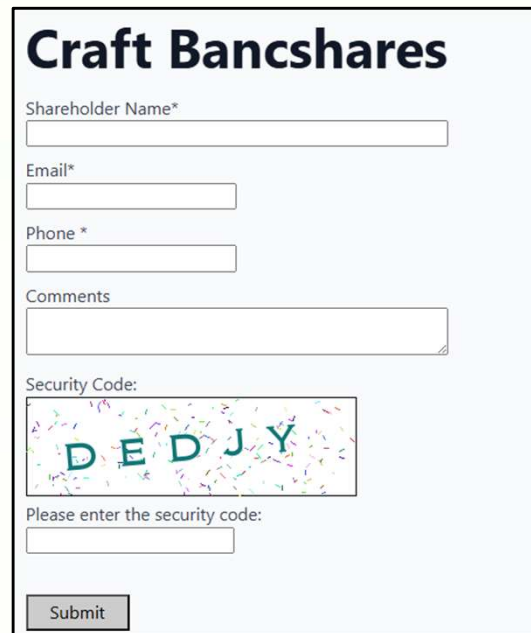
Please visit the following: <https://mountainsharetransfer.com/craft-bank-warrants-sale-purchase/>



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You will be directed to the warrants exercise page to begin the exercise process via DocuSign.

At the bottom of the page, you will be asked to provide your information and click submit.




Craft Bancshares

Shareholder Name*

Email*

Phone *

Comments

Security Code:


Please enter the security code:



5/22/2025

Next, you will select the warrant exercise notice that best represents the form your warrants are held and click here.

Thank You

We would like to thank you for submitting your information to us concerning your Craft Bank warrants or common shares. Someone from our office will be in contact with you shortly to follow up on your request.

Warrant Exercise Notice

- If the warrants are held in a single individual's name, please complete a Notice of Exercise and Substitute W-9 Form, which can be found [\(here\)](#).
- If the warrants are held in the name of two (2) individuals, please complete the Notice of Exercise and Substitute W-9 Form found [\(here\)](#).
- If the warrants are held in the name of a legal entity, please complete the the Notice of Exercise and Substitute W-9 Form found [\(here\)](#).
- If the warrants are held in your IRA or other retirement account, please complete the Notice of Exercise found [\(here\)](#).

If needed, please feel free to contact our office via telephone # (404)-474-3110.

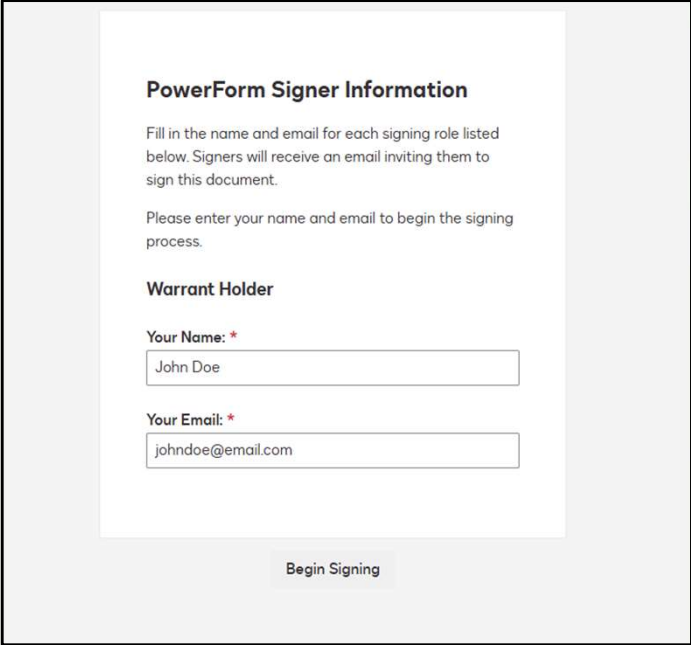
Thanks,

Mountain Share Transfer



You will then begin the DocuSign process.

The next screen will ask you to provide the name and email address of the signer. Then click “Begin Signing”.



PowerForm Signer Information

Fill in the name and email for each signing role listed below. Signers will receive an email inviting them to sign this document.

Please enter your name and email to begin the signing process.

Warrant Holder

Your Name: *

Your Email: *

[Begin Signing](#)



Next, you will land on the “Notice of Exercise of Warrants to purchase common stock” form.

You will need to furnish the number of shares you are purchasing through the exercise of your warrants, your address, and tax ID number. Your name will automatically populate for you as well as the date. Simply click sign.

**NOTICE OF EXERCISE
OF WARRANT TO PURCHASE COMMON STOCK OF
CRAFT BANK**


The undersigned, the registered owner of the right to purchase shares of Common Stock (the “Common Stock”) of Craft Bank (the “Bank”), hereby irrevocably elects to exercise such right to purchase thereunder 250 shares of the Common Stock of the Bank and herewith makes payment of \$ \$12,500 therefor, and requests that the certificate(s) evidencing such shares be issued in the name of and be delivered to:

Name: John Doe

Address: 123 Any Street
Atlanta, GA 30222

Social Security or Tax I.D. Number: 23-45-6789

and if such shares shall not be all of the shares purchasable hereunder, that a new warrant of like tenor for the balance of the shares purchasable hereunder be delivered to the undersigned.

<p> Shareholder Signature</p> <p>_____ (Signature)</p> <p>3/25/2025 _____ Date</p> <p>If Jointly Owned</p> <p>_____ (Joint Owner Signature)</p>	<p>If Shareholder is a Corporate Entity</p> <p>_____ Name of Entity/Company</p> <p>_____ (Title or Capacity)</p>
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On the second page of the exercise notice, you will be asked to complete a Form W-9 and click sign.

Substitute Form W-9

Under the penalties of perjury, I certify that:

☒ The Social Security Number or Taxpayer Identification Number given below is correct; and

☒ I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or because the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

<div style="border: 1px solid black; padding: 2px; display: inline-block; text-align: center;">Sign ↓</div> _____ (Signature) 3/25/2025 _____ Date If Jointly Owned _____ (Joint Owner Signature)	If Shareholder is a Corporate Entity² _____ Name of Entity/Company _____ (Title or Capacity)
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If you need assistance with the process of exercising your warrants, you may call Mountain Shares Transfer, (404)-474-3110 or Mechell Culpepper at Craft Bank (678)-736-5066.

