



NEWS RELEASE

Carol Stone of Coastal States Bank Inducted into the Home Builders Association of Georgia Hall of Fame

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ATLANTA--(BUSINESS WIRE)-- Coastal States Bank ("CSB") is proud to announce that Carol Stone, Senior Vice President and Commercial Lender, has been inducted into the Home Builders Association of Georgia Hall of Fame. This prestigious honor recognizes individuals who have made significant contributions to the home building industry and demonstrated outstanding commitment to Georgia's home building community.

The Home Builders Association of Georgia established its Hall of Fame to honor industry leaders who have positively shaped the industry through their vision, integrity and service. Carol has dedicated 35 years of service to the industry as a commercial lender to builders and through her involvement in the Home Builders Association of Georgia (HBAG), Greater Atlanta Home Builders Association (GAHBA) and the Home Builders Association of Greater Savannah and advocacy at the national level.

Carol currently serves as Associate Vice President, Executive Committee member and a Board of Director for the Greater Savannah HBA. Throughout her career, she has been recognized as Associate of the Year for HBAG, GAHBA and Greater Savannah HBA, as well as the recipient of the GAHBA Presidential Award and Lewis Cenker Award, the association's highest honor.

"We're proud to have Carol's commitment to the home building industry recognized," said Gary Dowell, CSB Atlanta Regional President. "This recognition is a true representation of the work, passion and service we witness each day through her relationships with her CSB home builder clients. It is a privilege to have Carol leading our home builder group while making continuous strides throughout the industry."



As an inductee in the HBAG Hall of Fame, Carol joins a distinguished group of professionals whose work has helped advance the state's homebuilding industry. She was recognized at the Annual HBAG Fall Convention on Amelia Island in September.

About the Company

Coastal States Bank builds relationships by providing a full range of banking services designed for businesses, their owners, and individuals looking for a local banking partner. CSB has a community banking presence in the Lowcountry of South Carolina (Hilton Head Island, Bluffton and Beaufort), Savannah, and the Atlanta Metropolitan market, and serves communities across the country through its Government Guaranteed Lending, Senior Housing, Correspondent Marine, and Mortgage Banker Finance lines of business. At present, CSB has approximately \$2.2 billion in total assets.

CSB is a wholly-owned subsidiary of CoastalSouth Bancshares, Inc. (NYSE: COSO).

Coastal States Bank – Local. And Proud of It.®

For additional information regarding Coastal States Bank please visit www.coastalstatesbank.com.

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