



NEWS RELEASE

Coastal States Bank Appoints Laura Fraser as Lowcountry Market President

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HILTON HEAD, S.C.--(BUSINESS WIRE)-- Coastal States Bank ("CSB") has announced the promotion of Laura Fraser to Lowcountry Market President. Laura brings more than 15 years of commercial banking experience to her new role, previously serving as CSB's Regional Credit Officer for its Savannah and Lowcountry markets.

With her background in credit administration, commercial lending and portfolio management, Laura will now lead the bank's commercial banking teams in Hilton Head Island, Bluffton, and Beaufort, providing strategic guidance to foster and grow business relationships in the Lowcountry with customized banking and lending solutions.

"Laura has an outstanding track record of leadership, credit expertise, and client service," said Brian Smith, CSB's Coastal Regional President. "Her deep knowledge of both the Lowcountry market and the broader banking industry makes her the ideal leader to guide our continued growth in this region and deliver on our commitment to our clients and communities."

As Lowcountry Market President, Laura will focus on expanding the bank's presence and continuing to deliver the high-touch, community banking experience CSB is known for. Her leadership will strengthen CSB's ability to serve its local business communities and provide clients with solutions that reflect the unique banking and lending needs of the Lowcountry.

[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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