



NEWS RELEASE

Coastal States Bank Expands into Charleston, Announces Local Commercial Banking Team

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CHARLESTON, S.C.--(BUSINESS WIRE)-- Coastal States Bank ("CSB"), a local community bank headquartered on Hilton Head Island, today announced its expansion into the Charleston market. This strategic move continues CSB's growth in the Lowcountry, where the bank has served clients in Beaufort County for more than 20 years.

To support the expansion, CSB has assembled a locally based commercial banking team with extensive experience serving businesses throughout Charleston and the broader Lowcountry market. Edward Vaughan will serve as Charleston Market President, joined by David Wenger, Senior Commercial Banker, and Thomas Pritchard, Commercial Banker. Together, the team brings more than 50 years of combined banking experience and will focus on developing deposit and loan relationships through C&I lending, commercial real estate lending, and treasury management services for small and mid-sized businesses.

"Our expansion into Charleston builds upon the strong foundation we have established in the Lowcountry and reflects our continued investment in this dynamic region," said Stephen R. Stone, President and Chief Executive Officer of CSB. "This market values relationships, local expertise, and trust—values that define how we do business. Charleston and this outstanding team of bankers, led by Edward Vaughan, are a natural fit for our relationship-driven banking model. Following our initial public offering and listing on the New York Stock Exchange last July, this investment marks the next exciting chapter in the CSB story."

"It is an honor to join the CSB team," said Vaughan. "Charleston's business community is diverse, entrepreneurial, and deeply connected to this region. Our team is proud to bring a relationship banking approach that combines

local insight with the service and financial resources businesses need to succeed.”

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, Beaufort and Charleston), 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 \$2.3 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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