



NEWS RELEASE

Will Rivenbark Joins Coastal States Bank as Executive Vice President, Head of Commercial Real Estate Lending

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ATLANTA--(BUSINESS WIRE)-- Coastal States Bank ("CSB") has announced the addition of Will Rivenbark to its executive leadership team as Executive Vice President and Head of Commercial Real Estate Lending.

With more than 20 years of commercial real estate (CRE) lending experience, Rivenbark has a proven track record in managing complex transactions and building long-term client relationships. In his role, he will oversee the production of new CRE loans in CSB's community banking markets, including financing for owner-occupied and investment properties, as well as acquisitions, developments and new construction.

"We are very excited to have Will join the CSB team," said Steve Stone, CSB's President and CEO. "Will's background and experience are a perfect fit for CSB as we continue our organic growth and expansion in Atlanta and throughout the Southeast."

Rivenbark is an active member of local chambers of commerce and has volunteered for the Woodruff Arts Foundation, United Way, American Cancer Society and has served as Past President of the South Hall Kiwanis Club.

"I am honored to join Coastal States Bank, as I have long admired CSB's commitment to their clients and communities," said Rivenbark. "I look forward to building on this established foundation and helping to create long-term value for both our clients and our shareholders."

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 \$2.3 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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