



**IMPORTANT UPDATE FOR  
COASTALSOUTH BANCSHARES, INC. ANNUAL MEETING OF SHAREHOLDERS**

**Change in Location of the Annual Meeting of Shareholders**

**Meeting Date:** Thursday, April 30, 2020

**Meeting Time:** 8:00 a.m. (Eastern Time)

**Meeting Access:** [www.meetingcenter.io/204311722](http://www.meetingcenter.io/204311722)

**Meeting Password:** COSH2020

Dear Fellow Shareholders,

Due to the public health impact of the COVID-19 and to support the health and well-being of our employees, shareholders, and our community, the Board of Directors of CoastalSouth Bancshares, Inc. (the “Company”) has decided that it is in the best interests of the Company and our shareholders to conduct the 2020 Annual Meeting of Shareholders (the “Annual Meeting”) over the web in a virtual meeting format only. You will not be able to attend the Annual Meeting in person.

To access the virtual meeting please visit [www.meetingcenter.io/204311722](http://www.meetingcenter.io/204311722). To access the virtual meeting, you have two options: Join as a “Guest” or Join as a “Shareholder”. If you join as a “Shareholder” you will be required to have your control number and password. Your control number can be found on your proxy card and the password for the meeting is COSH2020.

If you were a shareholder as of the close of business on February 21, 2020 and have your control number, you may vote during the Annual Meeting by following the instructions available on the meeting website during the meeting.

If you hold your shares through an intermediary, such as a bank or broker, you must register in advance to attend the Annual Meeting. To register you must submit proof of your proxy power (legal proxy) reflecting your CoastalSouth holdings along with your name and email address to Computershare. Requests for registration must be labeled as “Legal Proxy” and be received no later than 5:00 p.m., Eastern Time, on April 29, 2020. You will receive a confirmation email from Computershare of your registration.

Requests for registration should be directed to Computershare by email at [legalproxy@computershare.com](mailto:legalproxy@computershare.com). Please be sure to forward the email from your broker, or attach an image of your legal proxy, to your request.

If you do not have your control number, you may attend the Annual Meeting as a “Guest” (non-shareholder) but will not have the option to vote your shares or ask questions at the virtual meeting.



*Please note that the proxy card included with the proxy materials previously distributed will not be updated to reflect the change in location and may continue to be used to vote your shares in connection with the Annual Meeting.*

Thank you for your continued support of CoastalSouth and Coastal States Bank. We sincerely appreciate your commitment as shareholders and customers.

Sincerely,

A handwritten signature in black ink, appearing to read "S. R. Stone", is written over a light gray rectangular background.

Stephen R. Stone  
President and Chief Executive Officer