



**COASTAL STATES BANK**

**Local. And Proud Of It.®**

Banking Built on Relationships



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**FDIC**

# Welcome!

**Local** means more than geography.  
Local is **community**. Local is **relationships**.

At Coastal States Bank, we believe that community banking is essential to support growing, thriving communities. Our mission is simple: to serve and strengthen our communities by supporting the businesses and individuals that are the economic engine of those markets. We are able to achieve this mission through our unwavering commitment to hiring the best local bankers in each of the markets we serve.

Our bankers have a proven track record of success and share a passion for serving our clients and



communities. They understand what it means to be local. Through long-standing relationships and deep roots in their communities, our bankers have the knowledge and expertise to help your business grow.

Whatever challenges or opportunities your business may face, our local bankers will be by your side. We offer a variety of financial services to help our clients achieve their goals, including commercial, consumer and mortgage banking.

Thank you for the opportunity to earn your business.



**STEPHEN R. STONE**

President and  
Chief Executive Officer,  
Coastal States Bank

## 2004

- First Location Opened on Hilton Head Island

## 2005

- Began expansion to four branches in South Carolina

## 2017

- Recapitalization and New Leadership

## 2018

- Foothills Bank Acquisition with full-service branches in Cumming and Dawsonville, GA
- Opened commercial branches in Atlanta and Savannah, GA

## 2020

- Opened full-service branch in Savannah, GA

## 2021

- Opened full-service branches in Sandy Springs & Alpharetta, GA
- Cornerstone Bank Acquisition

## 2022

- Opened full-service branch in Cobb County

## 2024

- Opened full-service branch in Beaufort, South Carolina

## 2025

- CoastalSouth Bancshares began publicly trading stock

# Our History

**We believe many communities throughout the southeast want and need a LOCAL community bank.**

Our story began in 2004 when Coastal States Bank opened its doors in Hilton Head Island, South Carolina as southern Beaufort County's only locally owned bank. Our founders saw an opportunity to serve the community through a relationship-based bank staffed by friends and neighbors to serve friends and neighbors. Success soon followed and we grew to four full-service branches and more than \$400 million in assets.

Strengthened by a recapitalization in 2017 and new executive leadership, we have taken our brand of Local banking to new markets in South Carolina and Georgia. After completing our first acquisition in 2018, we added two full-service branches in Cumming and Dawsonville, Georgia and

commercial banking centers in Atlanta and Savannah, Georgia.

In May of 2020, a full-service branch was opened in Savannah. In June of 2021, we opened full-service branches in Sandy Springs and Alpharetta, Georgia. In October 2021, CSB acquired Cornerstone Bank, further expanding our presence in the metro Atlanta market. In November 2022, we opened a full-service branch in Cobb County on Akers Mill Road, and most recently, in 2024, expanded our presence in the Lowcountry with a branch in Beaufort, South Carolina. In July 2025, CSB's holding company, CoastalSouth Bancshares began publicly trading stock on the New York Stock Exchange. At present, CSB's asset size is \$2.2 billion.

**We are excited about the next chapter in our story, and we invite you to be part of it!**

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# LEADERSHIP



## STEVE STONE

**President and Chief Executive Officer**  
CoastalSouth Bancshares, Inc.  
Coastal States Bank

Steve Stone is President and CEO of CoastalSouth Bancshares, Inc. and Coastal States Bank. Before joining CSB in 2017, he served as Chief Strategy Officer and General Counsel at Community & Southern Bank, overseeing M&A, strategic planning, special projects and investor relations. Steve also previously practiced law at Alston & Bird, LLP, specializing in M&A and corporate finance in their Financial Services and Products Group. He holds a BA from the University of Virginia and a law degree from American University's Washington College of Law.



## TONY VALDUGA

**Chief Financial Officer and Chief Operating Officer**  
CoastalSouth Bancshares, Inc.  
Coastal States Bank

Tony Valduga is the CFO and COO of CoastalSouth Bancshares, Inc. and Coastal States Bank. Previously, Tony served as CFO at Community & Southern Bank, where he led 12 FDIC loss-share agreements and M&As, including bank purchases and branch acquisitions. His experience includes financial planning, analysis, regulatory filings and measurement of profitability. Tony also spent 11 years with PricewaterhouseCoopers, overseeing their Banking and Capital Markets practice. He holds a Bachelor of Science in Management from the Georgia Institute of Technology.



## BRAD TURNER

**Chief Credit Officer**  
Coastal States Bank

Brad Turner is EVP and Chief Credit Officer at CSB, overseeing credit policies and procedures since 2017. With 25 years of experience, he has strengthened CSB's credit processes and risk discipline and improved credit structure. Previously, he was SVP of Government Guaranteed Lending at State Bank & Trust, growing the division nationally. Brad also led Small Business Lending at Square 1 Bank, overseeing P&L, managing origination activity and transitioning the division after its merger with Community & Southern Bank. He holds a BA in Industrial Relations from UNC-Chapel Hill.



## RHONDA THORNTON

**Chief Retail and Experience Officer**  
Coastal States Bank

Rhonda S. Thornton is a seasoned financial services executive with over 20 years of leadership experience spanning sales and service, operations, risk management, technology integration, and customer experience. Her collaborative leadership style, data-driven approach, and passion for innovation have driven organizational growth while fostering strong community and stakeholder relationships. Rhonda holds a B.S. in Business Administration and Finance from Auburn University and has completed executive leadership training at the University of Georgia and the Disney Institute.



## GARY DOWELL

**Atlanta Regional President**  
Coastal States Bank

Gary joined CSB in 2018 and is responsible for building and leading its commercial banking group in Atlanta. Gary brings more than 35 years of banking experience to his role. Gary moved his career from North Carolina to Atlanta in 2006 with RBC Bank. Subsequently, Gary worked with PNC Bank and with State Bank and Trust, where he served as Atlanta Region President. Gary is a native of Winston-Salem, N.C. He earned a bachelor's degree in Business Administration from East Carolina University.

**“Personal relationships are important to us.** We’re a small business, so the attention and service we get from the bankers at Coastal States Bank have been immensely valuable. Coastal States Bank brings us ideas that help us with our business and has made the tasks associated with the management of our business orderly and efficient. Whenever we have an issue and whatever we need help with, they are there to help – quickly.”

**Geoff Faux**

Managing Partner,  
Caymus Equity  
Partners



**“As we held discussions with our CSB Bankers, we realized how closely we are aligned with how CSB does business.** Snellings Walters needed a bank that could efficiently handle our treasury management and lending needs but with a high degree of care and prompt service.”

**Steve Harmon**

Principal, Snelling Walters  
Insurance Agency



**“If you own a business, then you need a bank that knows business.** Coastal States Bank was born and bred on business. They understand the unique challenges that go along with business banking and have a commercial banking team you can count on. Their team is one of the best I’ve worked with in over 30 years of being in business. I would highly recommend Coastal States Bank to anyone looking for a business banking partner.”

**Fred Rescigno, Jr**

CEO, Commodity Cables



**“Having a solid relationship with a financial institution that can offer global services is crucial for our non-profit organization.** We have been delighted with the staff and solutions provided by Coastal States Bank [...]. The CSB employees are a true asset, thoughtful, engaged, and customer service oriented.”

**Liz Bittner**

President & CEO,  
Travel South USA



# What Our Clients are Saying





# COMMERCIAL LOANS

## Flexible options to improve your business.

Providing a full range of financing solutions for businesses that make our communities thrive.



### 🔗 **Owner-Occupied Real Estate Loans**

Financing options for purchasing, refinancing, or construction.

### 🔗 **Mergers, Acquisitions and Business Expansion**

Manage your growth by capitalizing on the right opportunities.

### 🔗 **Working Capital Line of Credit**

Revolving lines of credit for short term cash flow needs that are typically monitored and secured by business assets, including accounts receivable and inventory.

### 🔗 **SBA Financing**

Small Business Administration, government guaranteed loan options to start or grow your business. As a preferred lender, we offer 7A, 504, and USDA programs.

### 🔗 **Equipment and Capital Expenditure (CAPEX) Loans**

Flexible financing for the equipment and specialty assets that keep your business in motion.

### 🔗 **Refinance Commercial Debt**

Refinancing existing commercial debt can improve cash flow, save money, and extend the repayment period.

### 🔗 **48 Hour Small Business Loan**

Fast, flexible small business lending solutions, with approval in 48 hours.

# COMMERCIAL REAL ESTATE LOANS

## Providing Solutions for Investment or Income Producing Properties.

Coastal States Bank offers a variety of customized solutions for many Commercial Real Estate types including office, retail, flex, industrial, multi-family, and hospitality. Loan structure options include fixed and variable rates, flexible terms, construction, acquisition, bridge, and permanent financing.

### ④ **Owner Occupied Real Estate Loans**

Financing options for the business owner who is purchasing, refinancing or building.

### ④ **Purchase and Refinance of Investment Real Estate Loans**

Financing options to improve profits and cash flow.

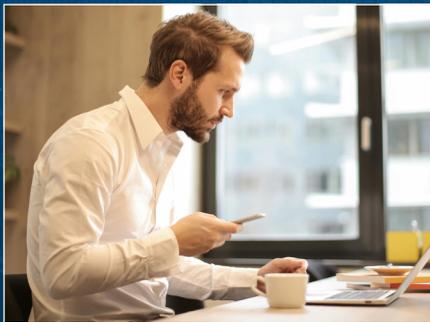
### ④ **Construction Financing**

Commercial & Residential; we make finding the right loan easy.

### ④ **USDA and Government Guaranteed Loan Programs**

Financing solutions to business owners in rural areas.





# BUSINESS ACCOUNTS

## Custom Solutions for Any Size Business.

Coastal States Bank offers a wide variety of solutions to fit the needs of businesses, from small to midsize businesses to large corporations. Our services help make banking convenient and efficient. As your company grows, our products and services are designed to grow with you to meet your banking needs.

### 🔗 Business Interest Checking

Designed for sole proprietors, clubs, or non-profit organizations, this account pays competitive interest.

### 🔗 Small Business Checking

Businesses with a limited number of transactions can receive free checking services.

### 🔗 Business Certificate of Deposit

Provides a guaranteed return on investment and varying terms to meet your financial needs.

### 🔗 Business Savings

A flexible business savings plan that pays interest on your balance.

### 🔗 Commercial Checking

For businesses that experience moderate to high transaction activity. This account rewards you for maintaining higher balances and provides convenient access to your money.

### 🔗 Business Money Market

Provides liquidity for business expenses while earning a higher rate of return and with convenient access to your money any time.

### 🔗 IOLTA<sup>1</sup>

Moves potential interest income from an attorney's trust account to the state, to help fund community-based programs.

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<sup>1</sup>IOLTA is not a business checking account. IOLTA account holders are not provided an ATM/Debit Card.

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# TREASURY MANAGEMENT SOLUTIONS

## Maximize Cashflow And Improve Efficiency.

Managing the cash flow cycle is critical for companies of any size. CSB provides a comprehensive suite of Deposit and Treasury Management Solutions that help businesses improve efficiency, simplify account management, and manage risk.

### Collection of Receivables

- **ACH Origination-Debit<sup>1</sup>:** Electronic collection of consumer and business payments.
- **Remote Deposit Capture<sup>1</sup>:** Scan checks for deposit from your company office.
- **Lockbox Services:** Bank collects and processes deposits for customer.
- **Merchant Services:** Collect payments via credit or debit card.



### Information Reporting and Sweeps

- **Business Online Banking:** Transact banking 24-hours a day from your computer.
- **Business Mobile Banking:** Use your cellphone to bank whenever and wherever you are.
- **Subaccount Management:** Segregation and management of client accounts and funds reporting system.
- **Sweep Services:** End of day solution for automated investing or borrowing decisions.
- **Zero Balance Account:** Automated transfer to/from a master account to consolidate funds.

### Disbursement of Payments

- **Purchase Cards:** Allows companies to streamline the payment process, track expenses, and sets controls for everyday credit card purchases.
- **ACH Origination-Credit<sup>1</sup>:** Electronic payments including direct deposit and vendor payments.
  - **Wire Transfer:** Initiate domestic or international wire transfer payments online.
- **Controlled Disbursement:** Receive early notification of cleared checks for funding needs.
  - **Business Credit Cards<sup>1</sup>:** Business Credit Card programs geared to meet your business purchasing needs.

### Fraud Prevention

- **Payee Match Positive Pay:** Fraud protection service to detect and prevent check fraud.
  - **ACH Positive Pay:** Detect and block unauthorized ACH Debits from posting to your account.
- **Business Online Banking Alerts:** Receive early notification of banking activity.





# GOVERNMENT & INSTITUTIONAL BANKING

**Efficient. Secure. Local.**

Coastal States Bank's Government & Institutional Banking Team works closely with government entities to provide the financial safety and liquidity needed to operate efficiently. With an experienced team and a diverse range of treasury management and deposit solutions, CSB is a great option as your reliable banking partner.



## 🕒 Features & Benefits

- **Experienced relationship bankers** who specialize in solutions for the public sector.
- **Strategies that will increase efficiency and revenue** while providing safety and security for your funds.
- **A full suite of solutions** designed for government entities.
- **CSB's strong financial condition** and commitment to our communities make us an ideal partner for government entities of all sizes.

## 🕒 Who We Serve

- **Local and State Governments**
- **School Districts**
- **Water, Sewer, and Utility Authorities**
- **Housing Authorities**
- **Colleges and Universities**
- **Transit and Airport Authorities**

# PRIVATE BANKING

## Personalized Banking Solutions.

At Coastal States Bank, we are committed to delivering an unparalleled banking experience with the unique, individual concierge service you deserve. CSB's Private Banking provides financial solutions to individuals, partnerships, and professional groups. As a Private Banking client, you will have exclusive access to one banker that is supported by a team of experienced professionals.

### 🔗 Deposit Solutions

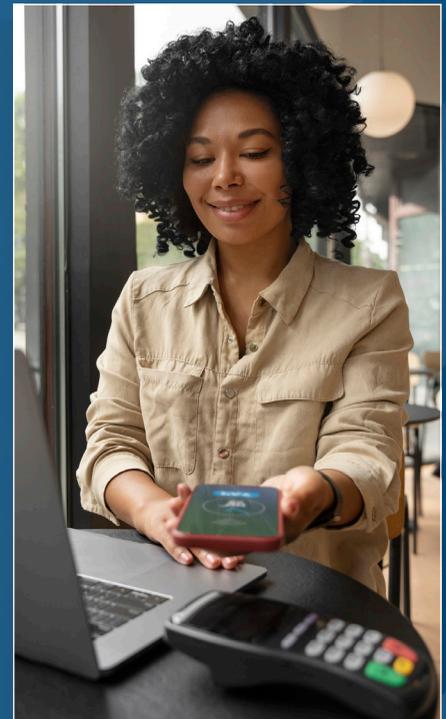
Our full range of customized deposit accounts are complimented by the highest level of service and convenience from your private banker while helping you avoid fees and expenses.

- Premier Checking Accounts with Added Benefits
- Flexible Debit & ATM Card Limits
- High Yield Money Market Accounts and Certificate of Deposits
- Convenient Online and Mobile Banking
- IOLTA Accounts for Law Firms

### 🔗 Lending and Credit Solutions

Financial success often rests on the availability of credit. CSB's credit solutions are tailored to meet the needs of individuals and professional groups.

- Home Equity Lines of Credit
- Residential Mortgage and Construction Loans
- Cash Value Secured Lines of Credit
- Marine and Aircraft Loans
- Investment Real Estate Loans
- Practice Acquisition and Partner Buy-In Loans
- Credit Cards to Complement your Personal and Business Needs





# PERSONAL ACCOUNTS

## Designed to Meet Your Specific Needs.

Coastal States Bank offers personal banking solutions to fit the needs of individuals and their families. From managing your day-to-day transactions to saving for the future, CSB checking, savings and online banking solutions make banking easy and convenient.

### 🔗 Premier Checking

A simple way to keep your family finances safer and take advantage of smart discounts on financial services.

### 🔗 Elite Checking

For 60 and older, this account pays interest on your account balance with no required minimum balance.

### 🔗 Certificate of Deposit

CDs provide you with a guaranteed return on your investment and varying terms to meet your financial needs.

### 🔗 Savings

Provides competitive rates and allows you to grow your money steadily while maintaining easy access to it.

### 🔗 CSB Checking

A simple and convenient way to manage your money that requires no minimum balance.

### 🔗 Money Market

Flexible account that provides easy access to your finances while maximizing the return on your money.

### 🔗 Individual Retirement Account

Save for retirement with tax-free growth or on a tax-deferred basis and high interest rates on Traditional, Roth, or Education Individual Retirement Accounts.

### 🔗 Minor Savings

Personal savings account that helps your children under the age of 21 begin to build their savings.

# SPECIALTY BANKING

## Specialized banking for your unique business.

Coastal States Bank's business banking services serves to reach many businesses including those in specialized industries. We understand the unique challenges of the businesses we serve and tailor our lending services to meet your needs. Explore our additional lines of business, where we bring our local banking model to communities across the country.

### 🔦 Senior Housing Finance:

Specialized financing solutions for senior housing owners and operators.

### 🔦 Mortgage Banker Finance:

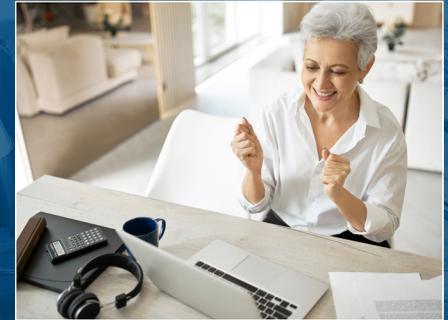
Helping you build your mortgage business with affordable lending and top-notch customer service.

### 🔦 Homebuilder Finance:

Serves homebuilders and developers with residential construction lending.

### 🔦 Correspondent Banking:

Providing financial institutions with banking and lending services to grow and prosper.





# COMMUNITY COMMITMENT

## Strengthening our communities through service.

In November 2017, Coastal States Bank established the CSB Community Commitment. The mission of our Community Commitment is to strengthen and enhance the communities served by Coastal States Bank and/or its subsidiaries and affiliates through financial grants and employee volunteer programs – supporting a diverse range of charitable efforts addressing local community needs and opportunities. In concert with employee donations, our Community Commitment Fund has awarded more than \$580,000 in grants to charitable organizations supporting our communities.

### LOCAL ORGANIZATIONS SUPPORTED

- Abba House, Inc.
- Academy of the Oaks Inc.
- Atlanta Children’s Shelter Inc.
- Autism Improvised Inc
- Bald Ridge Lodge, Inc.
- Boys & Girls Club
- Children’s Development Academy
- Dawson Community Food Bank Inc.
- Dawson County Family Connection
- Dawson County Wee Books Program Inc.
- Farmer’s Market of Forsyth, Inc.
- The First Tee of Metro Atlanta
- Good Shepherd Clinic of Dawson County, Inc.
- Help 4 Hope
- HomeAid Atlanta, Inc.
- Jesse’s House, Inc.
- Junior Achievement of Georgia, Inc.
- Kiwanis Club of Dawson County Foundation Inc.
- Lift Up Atlanta Inc.
- Love Beyond Walls
- Make-A-Wish Foundation of Georgia
- Mentor Me – North Georgia, Inc.
- MUST Ministries, Inc.
- Next Generation Youth Development, Inc.
- Senior Services of North Fulton, Inc.
- Service Corps of Retired Executives Association
- Special Needs Respite Inc.
- Unto the Least of These, Inc. DBA Georgia Festival of Trees
- William’s House, Inc



# OUR TEAM



## COMMERCIAL BANKING

### Gary Dowell

Executive Vice President  
Atlanta Regional President  
gdowell@coastalstatesbank.com  
(404) 983-7094 m  
(770) 203-4586 o

### Alan Patterson

Senior Vice President  
Home Builder/Commercial Banking  
apatterson@coastalstatesbank.com  
(404) 884-4756 m  
(678) 553-9420 o

### Scott Hall

Senior Vice President  
Commercial Banking  
shall@coastalstatesbank.com  
(678) 525-2909 m

### Chris Hesse

Commercial Portfolio Manager  
chesse@coastalstatesbank.com  
(678) 270-9807 o

### Eric Rivenbark

Senior Vice President  
Commercial Banking Team Leader  
erivenbark@coastalstatesbank.com  
(678) 923-8083 m  
(678) 396-4633 o

### Charlie Bello

Senior Vice President  
Commercial RE Banking  
cbello@coastalstatesbank.com  
(770) 597-6399 m  
(678) 396-4635 o

### David DeLucia

Vice President  
Business Banker  
ddelucia@coastalstatesbank.com  
(404) 317-8414 m  
(770) 341-7305 o

### Harold Liles

Senior Vice President  
Commercial Banking Team Leader  
hliles@coastalstatesbank.com  
(770) 686-9647 m  
(770) 203-4587 o

### Jen Miller

Senior Vice President  
Commercial Banking  
jmiller@coastalstatesbank.com  
(678) 570-1314 m  
(404) 591-4301 o

### Scott Wright

Vice President  
Portfolio Manager  
swright@coastalstatesbank.com  
(404) 786-5704 m  
(678) 845-1309 o





# OUR TEAM



## PRIVATE BANKING

### Leslie Hammond

Senior Vice President  
Private Banking  
lhammond@coastalstatesbank.com  
(404) 408-5433 m  
(678) 553-9424 o

## SBA LENDING

### Ryan Lewis

Vice President  
SBA Lender  
rlewis@coastalstatesbank.com  
(814) 360-4420 m  
(404) 601-1258 o

## DEPOSITS & TREASURY MANAGEMENT

### David Ascher, CTP

Senior Vice President  
Deposit & Treasury Professional  
dascher@coastalstatesbank.com  
(770) 500-4002 m  
(770) 203-4583 o

### Julie Meeler

Banking Officer  
Treasury Management Specialist  
jmeeler@coastalstatesbank.com  
(678) 571-8077 m  
(678) 553-9422 o

### Shan Virani

Assistant Vice President  
Treasury Management Specialist  
svirani@coastalstatesbank.com  
(770) 624-1715 m  
(678) 553-9499 o

## BANKING SUPPORT

### Candice Rogers

Banking Assistant  
crogers@coastalstatesbank.com  
(770) 203-4623 o

### Cathy Roach

Banking Assistant  
croach@coastalstatesbank.com  
(678) 553-9421 o

### Kahina Edwards

Banking Assistant  
kedwards@coastalstatesbank.com  
(404) 591-4291 o

### Kendra Butler

Cash Value Lending Portfolio Manager  
kbutler@coastalstatesbank.com  
(770) 203-4592 o

### Montrelle Mills

Cash Value Lending Assistant  
mmills@coastalstatesbank.com  
(678) 396-4652 o



# OUR LOCATIONS

## Atlanta - Corporate Office

400 Galleria Pkwy., Ste. 1900 · Atlanta, GA 30339  
(678) 845-1311

## Atlanta - Akers Mill

2841 Akers Mill Rd. · Atlanta, GA 30339  
(404) 601-1250

**SJ Lofton** Branch Manager  
slofton@coastalstatesbank.com  
(770) 203-4594

## Atlanta - Sandy Springs

6160 Roswell Road · Atlanta, GA 30328  
(678) 396-4650

**Ronye Cooper** Branch Manager  
rcooper@coastalstatesbank.com  
(678) 396-4651

## Alpharetta

3000 Summit Pl., Ste. 100 · Alpharetta, GA 30009  
(678) 396-4630

**Tisha Handsome** Branch Manager  
thandsome@coastalstatesbank.com  
(678) 396-4646

## Cumming

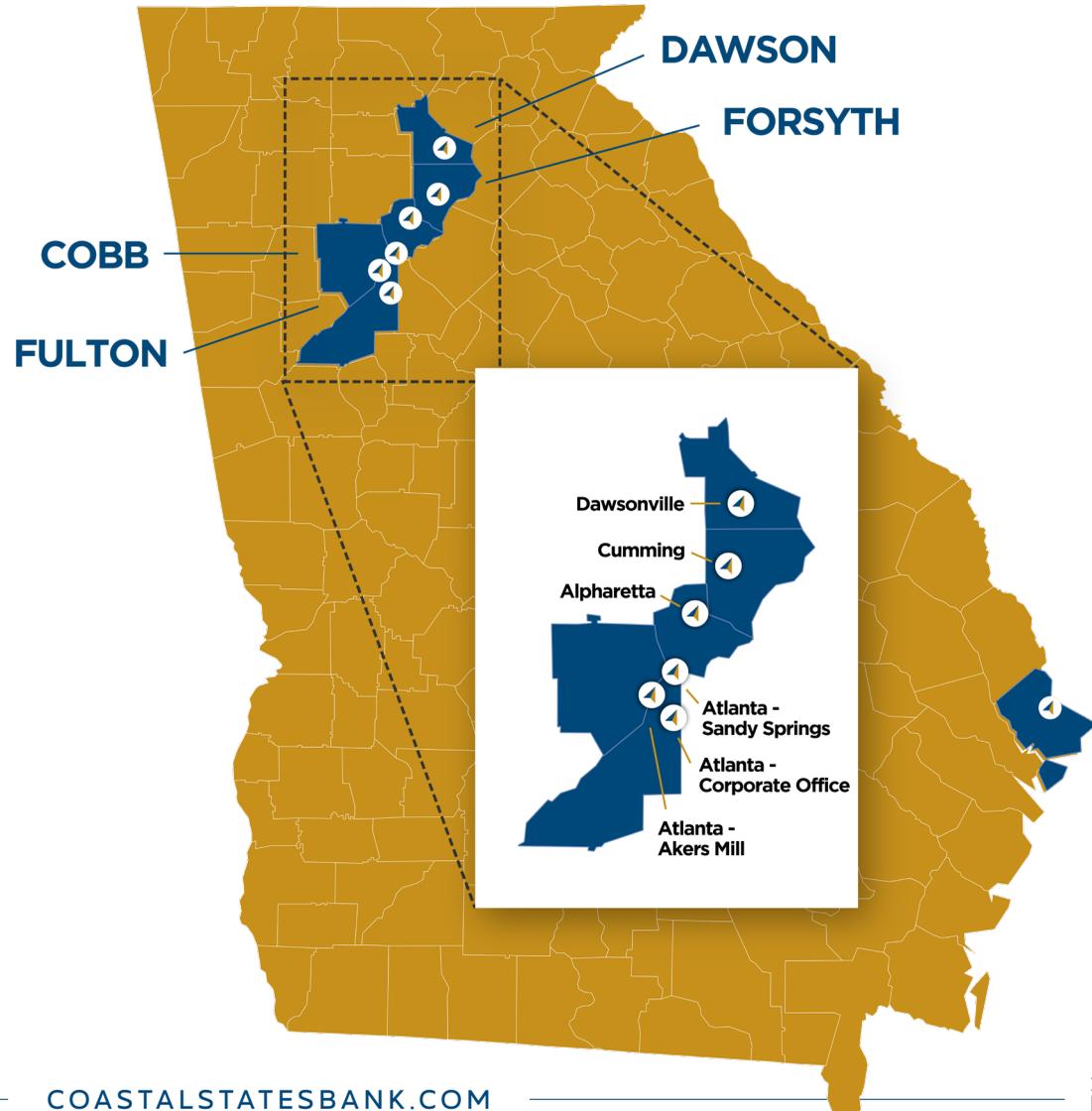
5835 Bethelview Rd. · Cumming, GA 30040  
(770) 292-9168

**David Gilchrist** Branch Manager  
dgilchrist@coastalstatesbank.com  
(678) 270-9808

## Dawsonville

70 Carlisle Road · Dawsonville, GA 30534  
(706) 216-5900

**Maranda Crane** Branch Manager  
mcrane@coastalstatesbank.com  
(770) 203-4626





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