



NEWS RELEASE

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Third Coast Bancshares, Inc. Customers Opt for E-Statements

Electronic Statements campaign reinforces Third Coast's commitment to monthlong earth-friendly initiatives

HUMBLE, Texas, April 11, 2022 – Third Coast Bancshares, Inc. (NASDAQ: TCBX), (“Third Coast”), the holding company of Third Coast Bank, SSB, today announced a campaign to encourage its customers to go paperless. By switching to free and secure electronic statements, or E-Statements, Third Coast customers can avoid the clutter of traditional paper statements and enjoy the ease and convenience of the bank's online banking solutions. Currently, approximately 8% of its customers have opted in to receive E-Statements.

Beginning today, Third Coast will post encouraging messages on its website, social platforms, lobby posters, and lobby TV streaming content for customers to ‘Go Paperless’ and ‘Enroll in E-Statements.’ E-Statements are generated automatically as part of the standard statement cycle on checking, money market, and certificate of deposit accounts. Once they opt in, Third Coast Bank customers are able to access securely protected account statements, accommodating those customers who want to get up-to-the-minute statement information.

“E-Statements have been designed to be quick, secure, convenient, and accessible, and were developed with our customers’ needs in mind,” said Bart Caraway, Third Coast’s President and Chief Executive Officer, who had nothing but praise for the program. “Enhancing communication is a big part of Third Coast’s mission to provide quality service, and E-Statements has helped us do that. The transition to E-Statements is a great example of a customer-focused program that adds significant value and benefits everyone. It's great for the environment as it reduces paper waste, and it benefits our customers through enhanced identity security. In addition, it helps the bank become a bit more efficient at serving our customers through reduced paper processes.”

About Third Coast Bancshares, Inc.

Third Coast Bancshares, Inc. is a commercially focused, Texas-based bank holding company operating primarily in the Greater Houston, Dallas-Fort Worth, and Austin-San Antonio markets through its wholly owned subsidiary, Third Coast Bank, SSB. Founded in 2008 in Humble, Texas, Third Coast Bank, SSB conducts banking operations through 12 branches and one loan production office encompassing the four largest metropolitan areas in Texas. Please visit <https://www.tcbssb.com> for more information.

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