



January 5, 2021

Dear SouthPoint Shareholder:

**WANT TO BUY OR SELL SOUTHPOINT BANCSHARES, INC. STOCK?**

SouthPoint Bank is a partner with [www.banclist.com](http://www.banclist.com). As a partner, BanList provides our shareholders a convenient and transparent marketplace to post notices to buy or sell SouthPoint Bancshares, Inc. stock.

Through our agreement, you may post your listings at no cost to you by entering our exclusive access code [SPB] for any listing (buying or selling) of SouthPoint Bancshares, Inc. shares.

We are pleased to offer this valuable service to you. To browse the service, click on the Investor Relations tab in the SouthPoint Bank home page at [www.southpoint.bank](http://www.southpoint.bank). You will find a link to [www.banclist.com](http://www.banclist.com) where you may create a free profile to begin viewing and posting share offers. To get started you can use the **Shareholder Login Instructions**.

**HOW CAN I HELP SOUTHPOINT BANK?**

As always, we can never say thank you enough for your trust and confidence in our bank. Without your support and patience, SouthPoint would not be here today. Please continue to refer your family, friends, and business partners to SouthPoint, and we promise they will not be disappointed with our exceptional service or our products.

For more information about SouthPoint Bank and SouthPoint Home Mortgage Lending services, please visit us at [www.southpoint.bank](http://www.southpoint.bank).

Sincerely,

J. Stephen Smith  
Chairman, CEO and President