



March 10, 2021

Dear Fellow Shareholders:

You are cordially invited to attend the Annual Meeting of Shareholders (“Annual Meeting”) of Trustar Bank (the “Company”) on April 20, 2021 at 4:00 p.m. In compliance with federal and state executive orders and in recognition of the health and safety interests of our shareholders, directors, and employees in light of the current circumstances relating to COVID-19, the Annual Meeting of the Company will be conducted as a virtual meeting by telephone.

In order to attend the meeting by telephone please use the following instructions:

1. Dial: (877) 876-9174
2. Conference ID: TRUSTAR (confirm verbally)

Shareholders will be able to ask questions via telephone and vote their shares via the internet during the meeting. The primary business of the meeting will be to re-elect five (5) Company directors and to approve an adjournment of the meeting if necessary to solicit additional proxies in the event there are insufficient votes to approve any of the foregoing proposals. You will have an opportunity to question management on matters that affect the interests of all shareholders.

We hope you can join us for the Annual Meeting on April 20, 2021. **Whether or not you plan to attend, please complete, sign and date the enclosed proxy and return it promptly in the enclosed envelope. Alternatively, in order to make voting even easier, electronic voting is available. You will find instructions to vote via the Internet on your proxy card.**

YOUR VOTE IS IMPORTANT

Thank you for your interest in the Company’s affairs. As always, we are most grateful for your continued support of Trustar Bank.

Sincerely,

A handwritten signature in black ink, appearing to read "Joseph S. Bracewell".

Joseph S. Bracewell
Chairman of the Board

A handwritten signature in black ink, appearing to read "Shaza L. Andersen".

Shaza L. Andersen
Chief Executive Officer

If you hold your shares through a broker, it is necessary for you to actually vote the proxy you receive from the broker in order for your vote to be counted. Your vote is important.