



**CROSSFIRST**  
BANK®

— 2022 —

*Impact Report*

CROSSFIRST BANK'S COMMITMENT TO BEING  
A POSITIVE FORCE IN OUR COMMUNITIES

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**ABOUT THIS REPORT**

*This report covers the period of January 1, 2022 through December 31, 2022, unless otherwise noted.  
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## A Message from Our CEO

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Almost 30 years ago, the concept of the triple bottom line was born as a way of operating and measuring success to go beyond financial metrics. More recently, companies have adopted frameworks centered around Environmental, Social, and Governance (ESG) and Diversity, Equity, and Inclusion (DEI). At CrossFirst, we blend these concepts and simplify them into a single, all-encompassing ideal – impact.

For the past three years, we have been working to measure the difference we are making in the lives of our clients and employees, as well as in the communities where we operate. I am pleased to present an update on our progress in our annual CrossFirst Bank Impact Report.

Last year was one of tremendous growth and development for us. We continued to make strategic investments in the development of our people, our processes, and the technology necessary to meet our clients' banking needs. We were recognized for the second year in a row as a "Best Place to Work," took digital banking to the next level, and expanded our footprint into Colorado and New Mexico with the acquisition of Farmers & Stockmens Bank (d/b/a Central Bank & Trust).

We also achieved a major corporate milestone last fall as we celebrated our 15th anniversary as a company. Since 2007, we have focused on serving our clients, developing our employees, and growing our business. In recognition of the collective dedication and determination that got us to this point, we hosted company-wide celebrations around our commitment to career, community, social, financial, and physical well-being initiatives. In showing gratitude for our team through this effort, we provided opportunities for them to utilize their strengths and give back to the community. This continued emphasis is at the root of who we are, and it is just one of the many reasons that I am proud to continue to lead CrossFirst.

In the coming pages, you will be able to read more about how we bring our corporate values to life and strive to make an impact in all that we do.

Sincerely,



Michael J. Maddox  
President and CEO, CrossFirst Bankshares, Inc.  
CEO, CrossFirst Bank





2022 IMPACT REPORT

*About  
CrossFirst Bank*

CrossFirst Bank was founded in October 2007 by a small group of experienced bank executives and business leaders committed to creating a bank defined by extraordinary customer service. After 15+ years of successfully supporting our clients' financial needs, we now have locations in Arizona, Colorado, Kansas, Missouri, New Mexico, Oklahoma, and Texas. Our journey continues.

We are constantly mindful of keeping our values at the forefront of everything we do. Extraordinary service is the unifying principle at the heart of our organization, and we deliver it through character, competence, commitment, and connection. These are the ideals that define our approach to banking.

At CrossFirst Bank, our clients are our driving force. Our dedication to finding the right bankers and investing in their strengths, in turn, leads to relationships that exceed expectations. When you empower your people and lead with service, you create an environment where the client always benefits.

We realize that our clients deserve more than an ordinary relationship, which is why CrossFirst Bank was created – to bring a level of service and trust to banking that can only be described as extraordinary.

“ *We don't just want a bank to check a box from a compliance standpoint. We want a partner that's invested in us, our work, and our clients. We couldn't do what we do without CrossFirst.* ”

CAMERON WALKER, PRESIDENT AND CEO  
GREEN COUNTRY HABITAT FOR HUMANITY

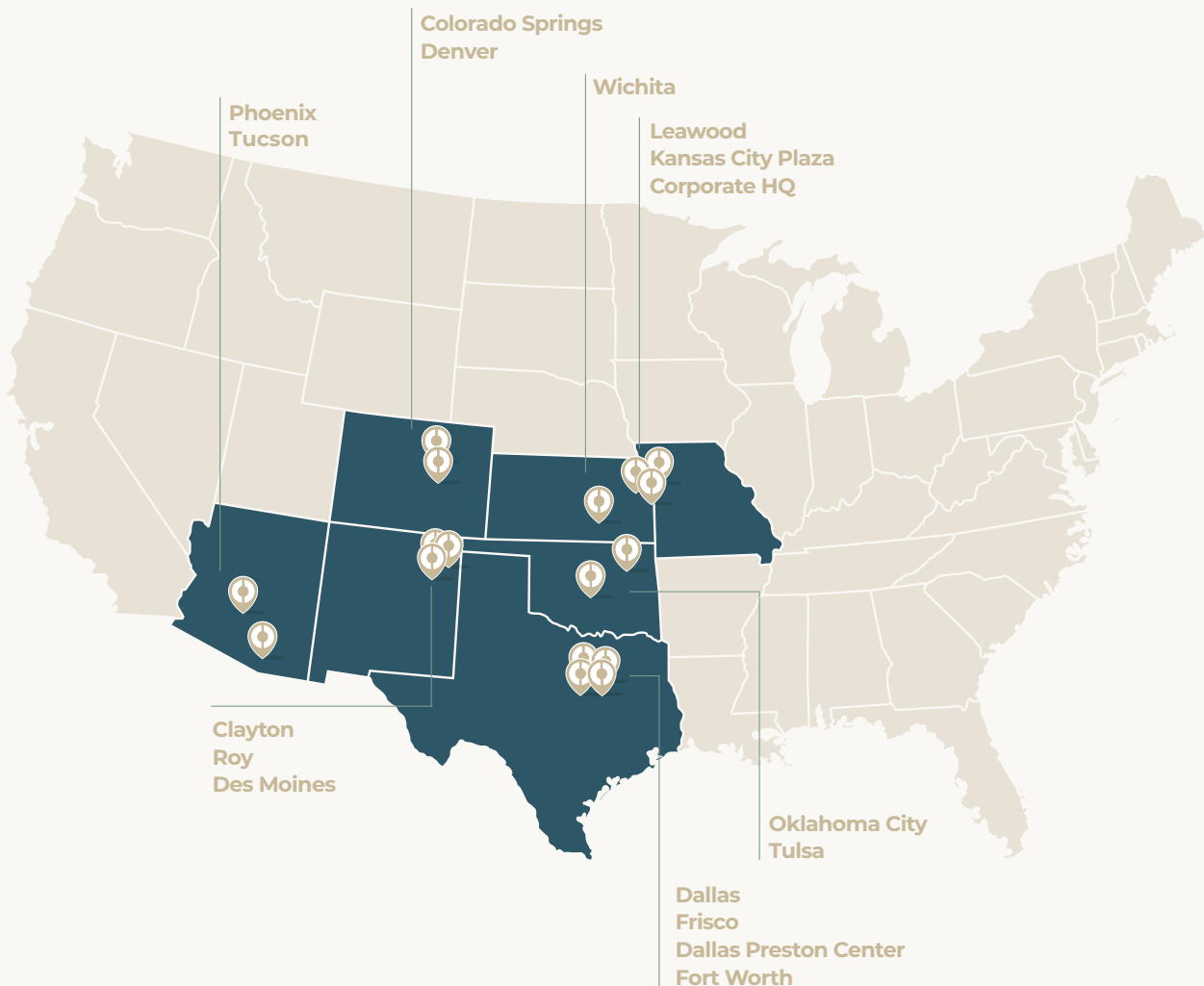
# Corporate Overview



CrossFirst Bank, a subsidiary of CrossFirst Bankshares, Inc. (NASDAQ: CFB), is a commercial bank with a full suite of business and personal banking products and services.

## Outstanding Leadership and Outstanding Results

Our leadership team operates with uncompromising integrity under the disciplined oversight of our board of directors and is committed to our vision to be the most trusted bank in the markets we serve by making and keeping extraordinary promises. To view our leadership team, visit [crossfirstbank.com/staff](http://crossfirstbank.com/staff).



# 2022 Highlights\*



## TOTAL ASSETS

\$ **6.6** BILLION

Since 2019, we **grew our balance sheet** by \$1.7 billion or over 33%



## TOTAL LOANS, NET OF UNEARNED FEES

\$ **5.3** BILLION

For the year **loans grew 26%** (excluding the Central acquisition, loans grew 17% for the year)



## NON-PERFORMING ASSETS TO TOTAL ASSETS

**0.20**%

**Credit quality improved meaningfully** with the non-performing assets ratio at 0.20% at year-end 2022

## TOTAL DEPOSITS

\$ **5.6** BILLION



For the year **deposits grew 21%** (excluding the Central acquisition, deposits grew 9% for the year)

\*As of December 31, 2022

CrossFirst Bank acquired Farmers & Stockmens Bank ("Central") via merger on November 22, 2022

# *Our Founding Principles*

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## *Vision*

To be the most trusted bank in the market by making and keeping our promises.

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## *Purpose*

Serving people in extraordinary ways.

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## *Promise*

Contribute to the well-being of our employees, clients, shareholders, strategic partners, and communities.

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## *Trust*

Trust is at the center of everything we do. Trust is something that we endeavor to earn in every single relationship we establish. Trust is the key to our organizational and individual successes. Trust comes from delivering on our promises to our employees, clients, shareholders, strategic partners, and communities.



# *Our Core Values*

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At CrossFirst Bank, extraordinary service is the unifying purpose at the very heart of our organization. To deliver on our purpose, each of our employees operates under four values that define our approach to banking: character, competence, commitment, and connection.

These are not just words at CrossFirst. They guide our actions, decisions, and vision.

**They define who we are.**

## **CHARACTER**

*Who You Are*

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## **COMPETENCE**

*What You Can Do*

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## **COMMITMENT**

*What You Want to Do*

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## **CONNECTION**

*What Others See in You*



## *Our Success: One Team, One Bank, Shared Vision*

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At CrossFirst, we operate as one team regardless of location or function. When we work together, small changes, enhancements, and improvements in one area can make a significant impact across the company. Working as one team, we achieve our goals and reach greater heights. While we grow in size and expand geographically, our clients continue to know us as one bank, and rely on our experienced bankers who deliver on our extraordinary service promise.

We are building CrossFirst Bank for tomorrow by pursuing excellence in banking and forming deep, meaningful, and trusted relationships.

In addition, we are committed to being the most trusted bank in the markets we serve by taking a pragmatic approach to risk management and being opportunistic in terms of growth and expansion. This report reviews our successes and achievements and describes how we are moving forward together as One Team and One Bank with a Shared Vision.

“

*Everything starts with our people. We have the best talent who also have the unique ability to deliver the extraordinary service we are known for.*

**RANDY RAPP, PRESIDENT CROSSFIRST BANK**



## Our Team

Across our markets, the CrossFirst Bank team continues to be honored with some of the industry's most prestigious workplace awards. These recognitions are made even more meaningful, because they celebrate our culture's most important assets – our employees.



### DON CLIFTON STRENGTHS-BASED CULTURE AWARD

For the first time, CrossFirst has been awarded the Don Clifton Strengths-Based Culture Award from Gallup®. We are one of just seven companies, including Southwest Airlines and Accenture, to receive this prestigious recognition. This award recognizes companies like ours that drive performance by helping employees focus on what they do best, maximizing potential within teams, and integrating strengths-based development into their mission, vision, and values.



### BEST PLACES TO WORK AWARD

For the second year in a row, CrossFirst Bank was recognized by the Kansas City Business Journal as a Best Place to Work. The award is based on surveys of employees rating their company in a variety of areas related to corporate culture, including team/manager effectiveness, retention probability, work engagement, and feeling valued. This independent acknowledgment confirms what those of us who work for CrossFirst already know: our team and company are special.

## *Focused on Talent*

Our ability to recruit and retain top-tier talent enables us to consistently deliver on our promise of extraordinary service. As such, celebrating employee success is something that we value highly at CrossFirst.

## *Years of Service Awards*

In 2022, we celebrated three employees who received their 15-year service award, four employees who received their 10-year service award, and 48 employees who received their 5-year service award.

### **EXTRAORDINARY SERVICE AWARD**

Every year, employees nominate colleagues who embody our core values, leverage their strengths to deliver near perfect performance, and show dedication to our promise. We are proud to recognize 11 employees for their commitment.

### **EXTRAORDINARY LEADER AWARD**

To celebrate managers who demonstrate a deep understanding of how they will use their strengths to drive performance and higher engagement, we have introduced our Extraordinary Leader Award. This award was inspired by our commitment to CliftonStrengths® and the late Steve “Doc” Allen who often said:

*“When we spend most of our time improving endurance, working hard to elevate our baseline performance using our natural themes of talent, and a few days pushing our efforts in uncomfortable stretching assignments, we will achieve a higher standard and will have our best outcomes.”*

STEVE “DOC” ALLEN

”

The CrossFirst Extraordinary Leader Award is intended to recognize team members who are focused on strengths, engagement, and performance as well as living our One Team, One Bank, Shared Vision mindset.

### **TO BE CONSIDERED FOR THIS AWARD, A CROSSFIRST LEADER MUST:**

- Focus on engagement and demonstrate strong team performance and accountability
- Embrace our strengths-based culture, actively utilizing our strengths framework and resources
- Commit to going above and beyond to accelerate our Company forward
- Exhibit our One Team, One Bank, Shared Vision mindset through collaborative interactions

# Congratulations to our 2022 Extraordinary Award Winners

## SERVICE AWARD WINNERS



*Ann Vitali*  
Private Banker



*Bailey Campbell*  
Private Banking Assistant



*Conner Heil*  
Commercial Credit  
Underwriting Team Lead



*Joe Burke*  
Senior Financial Analyst



*Melba Manuel*  
Business Loan Assistant



*Rebecca Pettit*  
Relationship Banking



*Susan Jobe*  
Talent Acquisition  
Manager



*Dan Rhodes*  
Commercial & Syndicated  
Loan Servicing Manager



*Richard Del Bosque*  
Private Banking Assistant

## LEADER AWARD WINNERS



*Stephanie Makalous*  
Managing Director,  
Treasury Services



*Jody Raya*  
Quality Control &  
Post-Closing Manager



*Leslie Diaz*  
Director,  
Relationship Banking



## *Our Impact Report Framework*

CrossFirst Bank's Annual Impact Report is intended to demonstrate how we live our core values and execute upon our commitment to community.

This 2022 report provides a comprehensive overview of our community impact, our dedication to clients, and our commitment to employee well-being, including our Diversity, Equity, and Inclusion (DEI) programs, our environmental stewardship framework, and our corporate governance structure. While these pages demonstrate our commitment and progress on an annual basis, this work is a part of our long-term vision to be the best possible version of ourselves.

We have a dedicated team of leaders in roles across the company who strive to advance our impact. They review and compile information from all of our locations to provide a comprehensive overview of our efforts.

By publishing this report, our goal is to be transparent to our communities, clients, and team – both to show metrics of our annual performance and to remain accountable to feedback from these stakeholders, so that we can continuously improve.

<b>01</b>	<b>COMMUNITY COMMITMENT &amp; IMPACT</b>	16
	Community Engagement and Well-Being	16
	Volunteerism and Giving	17
<hr/>		
<b>02</b>	<b>CLIENT IMPACT</b>	18
	Client Responsiveness	18
	Banking Solutions	18
<hr/>		
<b>03</b>	<b>EMPLOYEE WELL-BEING, ADVANCEMENT &amp; CULTURE</b>	19
	Culture Building	19
	Professional Development and Training	20
	Diversity and Workplace Programs	21
	Employee Benefits Program and Support	23
<hr/>		
<b>04</b>	<b>SUSTAINABILITY &amp; ENVIRONMENTAL STEWARDSHIP</b>	24
	Locations and Facilities	24
	Technology Usage	25
	Digital Banking	25
	Sustainability Commitment	25
<hr/>		
<b>05</b>	<b>CORPORATE GOVERNANCE &amp; RISK MANAGEMENT</b>	26
	Board Oversight and Corporate Governance	26
	Business Ethics and Whistleblower Protection	26
	Enterprise Risk Management and Business Continuity	27
	Data Protection and Cybersecurity and Customer Privacy	27



# *Community Commitment and Impact*

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## COMMUNITY ENGAGEMENT

## AND WELL-BEING

The success of our business is fundamentally connected to our core values and is reflected in our promise to contribute to the well-being of our clients, employees, shareholders, strategic partners, and communities.

We build strong relationships within our communities and understand the importance of being good corporate citizens. From our experiences, we know that equitable access to financial services is a powerful tool for reducing inequality and providing more people with access to opportunities, including access to capital.

### **Strategic Community Partnerships & Investments**

Our community partnerships and investments support the well-being of the businesses and people in the communities where we operate. We focus our efforts on providing financial education and supporting organizations we believe will positively affect our communities.

We strengthen communities by seeking to meet their credit needs. Through community development financing, we reinvest in the communities we serve to improve access to affordable housing and needed services to help further community revitalization and economic development.



## Community Investment

*In 2022, we increased our community giving by 25%*

We continued to support underserved and underrepresented communities by building trusted relationships through outreach programs. Our approach serves racially, ethnically, and socioeconomically diverse communities, including Black, Hispanic, and Asian communities, low-to-moderate income, middle-income, students, professionals, entrepreneurs, and older adults.



CrossFirst Bank employees invested time with Habitat for Humanity® of Kansas City, to offer local families the chance to build their future.

### Financial Education Platform

At CrossFirst, we also work to empower individuals to achieve their financial dreams. In 2022, we invested into a robust financial literacy platform to offer digital resources and workshops designed to build the financial skills needed for life's critical decisions.

## VOLUNTEERISM & GIVING

We understand the importance of providing financial support and investing our time to make a meaningful impact and build relationships in our communities. This is why we help our employees devote their energy and utilize their strengths to support causes that matter most to them.

### Volunteer Time Off Program

Our CrossFirst Volunteer Time Off program provides paid leave for volunteer activities in the communities we serve.

*In 2022, employees volunteered for 100+ nonprofit organizations and charitable causes.*

### Generous Giving

Our spirit of giving is also championed through our Generous Giving program. Through this program, we encourage our employees to donate by matching their contributions up to \$500 per employee gift per year. Our Generous Giving program is designed to give our employees additional resources to make a difference in other people's lives. In 2022, our total philanthropic investment was \$43,720.

*In 2022, we contributed \$43,720 through our Generous Giving program.*



## *Client Impact*

At CrossFirst, we are committed to providing extraordinary service to our clients. We fulfill this promise through a high degree of community involvement and engagement, and by living our commitments and exceeding expectations daily.

### CLIENT RESPONSIVENESS

In 2023, CrossFirst will launch a series of accessible surveys to gather insights on client satisfaction and feedback on functionality and features to give us an understanding of ways we can continue to improve. These surveys will guide our future decisions on products, services, and process enhancements.

### BANKING SOLUTIONS

In 2022, CrossFirst took our digital banking to a new level with the launch of a new online and mobile banking platform. The new platform provides an improved digital experience to better serve our clients' needs.

We also implemented the use of digital signatures for the majority of our client interactions, in addition to offering new online tools and resources for safe banking and money management.

# Employee Well-Being, Advancement & Culture

## CULTURE BUILDING

We know that our employees are key to all that we do. That's why we offer best-in-class learning and development programs and benefits to attract and retain talent. Part of CrossFirst's emphasis on social well-being is the creation of a culture of gratitude that recognizes and celebrates members of our team who are providing extraordinary service and helping us build an even stronger bank.

### Strengths-Based Development

The foundation of our CrossFirst culture is based on Gallup's CliftonStrengths, and we encourage each employee to draw upon their strengths every day. We get the best out of our employees by helping them develop their individual strengths and placing them at the center of how they work.

As a company, we have long partnered with the Gallup organization in the administration of its CliftonStrengths assessment for each employee. By taking a disciplined and analytical approach to talent management, we are able to identify our teams' strengths and skills to ensure they are in the right role to best serve our clients.

This emphasis on data helps us build and deliver the optimal team to provide world-class service to our clients. As part of our career well-being focus, we allow employees to dive even further into how their strengths can influence their lives – both professionally and personally.

We offer monthly strength-based sessions, individual coaching sessions, and team strength meetings for all employees. In 2022, over 75 employees participated in an individual coaching session with one of our four certified Strengths Coaches.

## OUR 2022 TEAM

## BY THE NUMBERS

469

Employees

14.82

Average Training Hours  
per Employee per year

61%

Female Employees\*

23%

Ethnically Diverse\*

\*Based on self-reported race, gender, and ethnicity data as of December 31, 2022

## Annual Employee Engagement Survey

We know engaged employees work with passion, perform at consistently high levels, drive innovation, and move the organization forward. We utilize Gallup's Q12® annual survey to measure our employee engagement. The results give us specific and relevant information, helping us focus our efforts to increase employee engagement and to make program improvements, ensuring our employees' voices are represented and heard.

*With more than 89% of employees responding in 2022, we continue to learn what our team needs to become more engaged and productive.*



## PROFESSIONAL DEVELOPMENT & TRAINING

We prioritize and invest in creating opportunities to help employees grow their careers by utilizing a variety of training and development programs. These include online, classroom, and on-the-job training formats paired with an individualized development approach.



### *Learning and Development*

The Learning and Development team provides ongoing training and career development focused on compliance with our Code of Business Conduct and Ethics and other relevant laws and regulations, skills, and competencies tied directly to the employee's job duties, including management skills necessary to develop our workforce.



### *CrossFirst University*

CrossFirst University is an internal leadership training program focused on developing and retaining our high-performing talent. The 2-year program is designed for emerging leaders and explores core leadership practices and foundational concepts of the banking industry.



### *Catalyst Leadership Program*

In 2022, we launched our high-potential leadership program, "Catalyst." The multi-year program provides a foundation of skills, capabilities, and characteristics of a CrossFirst leader that align with our mission, vision, and purpose. We use a combination of executive coaching, independent self-study, relationship building, and strengths-based development to prepare leaders for future roles.

We believe that an equitable and inclusive workplace is critical to serving our clients and community.

### **Diversity, Equity, and Inclusion**

We are focused on maintaining and enhancing our inclusive and safe culture through CrossFirst Cares IDEA Champions. IDEA Champions is a voluntary group of employees who promote diversity, equity, and inclusion while supporting four pillars representative of our core values and strengths-based culture.

- **Inclusion – Connection**  
Raise awareness and create a safe and encouraging environment for meaningful conversations where every voice matters, where we respect differences we may not understand, and where we embrace all cultures, backgrounds, strengths, and individual uniqueness.
- **Diversity – Commitment**  
Be willing to share and listen, have the hard conversations, raise concerns rather than complaints, do what we say we will do, and assist others to be sure their voices are heard.
- **Equality – Character**  
Recognize when discretion is needed, build awareness of unconscious bias, and treat all individuals with respect.
- **Accountability – Competence**  
Seek to understand, provide input, and be influencers throughout the company, demonstrating our commitment to one culture where every employee has a voice and can bring their whole self to the table.

*Our diverse workplace makes our business, culture, and company stronger.*





We are committed to nurturing a strong and diverse workforce to support an inclusive corporate culture. To engage and empower our team members, we encourage participation in employee and business resource groups. These groups provide valuable insights to our business and provide employees leadership development opportunities. Examples of these groups include IDEA Champions, Green Team, Line of Business Leadership Groups, Technology Innovation Council, and Emergency and Incident Response Teams.

*CrossFirst is committed to treating every employee with dignity and respect for their human rights.*

### **Employment, Labor, and Human Rights**

We offer equal employment opportunities to all, do not tolerate discrimination or

harassment, and promote efforts focused on diversity and inclusion. We abide by labor laws and regulations in the regions where we conduct business including those that address child labor, forced labor, equal pay, and nondiscrimination in our workforce. We strive to provide a safe and healthy work environment for all employees. We also acknowledge and support the rights of each employee, and we value open dialogue so that we continue to improve our work environment and the service we provide our clients. We do this through the following commitments:

#### **Anti-Discrimination/Diversity**

We provide a workplace free of harassment and unlawful discrimination, in which our employees are treated fairly and respectfully. We strive for a workforce that is inclusive and representative of the communities in which we operate.

#### **Freely Chosen Employment and Anti-Trafficking**

CrossFirst opposes and prohibits the use of human trafficking, slavery, slave labor, and underage labor. We do not, and we will not knowingly do business with any company that uses any form of forced or involuntary labor.

#### **Anti-Bullying and Harassment**

We will not tolerate harsh or inhumane treatment, or the threat of any harsh or inhumane treatment, toward employees, including any bullying or harassment.

For more information, see our Code of Business Conduct and Ethics: [investors.crossfirstbankshares.com/code-business-conduct-and-ethics-0](https://investors.crossfirstbankshares.com/code-business-conduct-and-ethics-0)

CrossFirst offers and maintains a competitive total rewards program to attract and retain high-performing talent. All full-time employees are eligible for our complete benefits package. In 2022, we expanded our parental leave benefit to assist and support new parents caring for their children. All primary caregivers, including mothers, fathers, and adoptive parents are eligible for up to eight weeks of paid leave depending on tenure.

### CrossFirst Benefits

We support our teams by offering a comprehensive and competitive benefits program that includes:

- Comprehensive Medical, Dental, and Vision Insurance, including High Deductible Health Plan and Preferred Provider Organization options
- Paid Time Off including Paid Parental Leave, Volunteer Time Off, and other paid leave for specific types of bereavement leave, military duty, and jury duty
- Fitness Center (*at select locations*)
- Retirement Savings - 401(k) that includes a competitive company match
- Life Insurance and Short- and Long-Term Disability Coverage
- Supplemental Life & AD&D Coverage
- Health Savings Accounts and Flexible Spending Account options
- Employee Stock Purchase Plan
- Flexible Working Arrangements (*for eligible roles*)

For important disclosures about the coverage we offer, please visit:

[careers.crossfirstbank.com/careers-home](https://careers.crossfirstbank.com/careers-home)



### Support & Resources

#### Employee Assistance Program (EAP)

All employees are eligible for employee assistance. Services include: counseling, financial or legal consultations, crisis support, and adult and childcare resources.

#### Healthcare Navigation Assistance

Through the Healthcare Navigation Assistance program, eligible employees can improve health benefits satisfaction, increase utilization of health benefits, reduce costs while maintaining high quality of care, and build trusted relationships with people around their well-being.

# Sustainability and Environmental Stewardship

## LOCATIONS AND FACILITIES

At CrossFirst, we maintain operational policies, maintenance protocols, and emergency plans to support the health, safety, and wellness of our clients, employees, and other visitors to our locations. As part of our focus on physical well-being, we provide opportunities for physical activity to ensure that our workplaces facilitate physical health.

### Well Health-Safety Rating

- CrossFirst was awarded the WELL Health-Safety Rating by the International WELL Building Institute™ (IWBI). The IWBI is leading the global movement to transform our buildings and communities in ways that help people thrive.
- The WELL Health-Safety seal is awarded after an annual review of a building's health and safety policies and protocols focused on operational policies, maintenance, stakeholder engagement, and emergency plans to address a post COVID-19 environment.
- A visible indication of confidence and trust, the WELL Health-Safety seal communicates to everyone entering a CrossFirst location that evidence-based measures and best practices for safety have been adopted and verified by a third party. CrossFirst has adopted protocols for reducing respiratory particle exposure, emergency preparedness planning, sick leave, health benefits, support of mental health, support of proper hand washing, and more, helping us to achieve this honor.



Improved air and water quality



Lighting designed to promote productivity, positive energy and comfort



Opportunity for more physical activity



Thermal comfort



Reduced chemical exposure



Culture of health, including rigorous cleaning and sanitization procedures



Emergency preparedness



## Technology Usage

The strategic use of technology is an integral part of our efforts to serve our clients more efficiently. Effective use of technology reduces paper usage, postage, and other support related functions that impact the environment. We continue to enhance our virtual collaboration tools, allowing us to reduce travel and employee commutes, while enhancing employee engagement across the company.

## Digital Banking

We offer a full suite of digital banking solutions, including online and mobile banking applications, which help reduce paper usage. The use of digital solutions (such as mobile deposits) helps reduce the need for clients to travel to our branches for routine banking needs. In turn, this reduces fossil fuel emissions. We continue to assess our products and services to provide sustainable solutions that meet our clients' needs.

## SUSTAINABILITY COMMITMENT

We are committed to doing our part to reduce our carbon footprint to create a better and safer world for our community, clients, and employees. CrossFirst continues to explore our own climate-related risks and opportunities. We believe that protecting and preserving the environment is important to the well-being of our stakeholders, which includes our clients, employees, strategic partners, and the communities in which we operate.

We are committed to incorporating environmental stewardship considerations into our business and to advancing our programs and disclosures related to sustainability in a way that provides meaningful value. We believe that the consideration and adoption of environmentally responsible practices will help us become a better company and will enable us to create greater long-term value.

In 2022, we formed an employee-led resource group, the Green Team, made up of employee volunteers from across all of our markets who are committed to organizing year-round sustainability awareness events and supporting environmental volunteering initiatives. The Green Team was formed to build awareness of environmental and sustainability issues, advocate for more sustainable corporate practices, and host educational activities to engage employees in adopting these practices in and out of the office.

CrossFirst recognizes that these commitments are only the beginning of a journey toward a more sustainable future. We value the trust and confidence of our stakeholders and pledge to work over time to make progress on the environmental sustainability outlined herein.

For more information, see our Environmental Policy: [investors.crossfirstbankshares.com/environmental-policy-0](https://investors.crossfirstbankshares.com/environmental-policy-0)

# Corporate Governance and Risk Management

Our governance framework is firmly rooted in risk management and compliance which establishes the foundation of our ESG program. At CrossFirst, we believe that a solid foundation of good corporate governance and business ethics significantly contributes to our Company's ability to compete effectively and realize our full value potential.

## BOARD OVERSIGHT

### & CORPORATE GOVERNANCE

Our business requires strong leadership from a Board of Directors with diverse backgrounds, experience, and skills to oversee the Bank's strategic direction and the performance of the company. Our Board of Directors has established Corporate Governance Guidelines to provide an effective governance framework for CrossFirst. We believe strong corporate governance practices and policies are critical to fostering a culture of integrity and trust, managing a better performing business, and achieving long-term shareholder value. Among other things, we have separate Board Chairperson and CEO roles, independent directors (with the exception of the CEO), limits on other board service, and a director retirement policy.

We recognize that oversight of ESG issues helps minimize risks to our shareholders, and just as importantly, reinforces our core values. Our Corporate Governance and Nominating Committee is responsible for overseeing CrossFirst's strategy, initiatives, policies, and reporting with respect to ESG matters. Execution of CrossFirst's ESG strategy is overseen by a management committee comprised of senior leaders. To read our Corporate Governance Guidelines, please visit: [investors.crossfirstbankshares.com/corporate-governance-guidelines-0](https://investors.crossfirstbankshares.com/corporate-governance-guidelines-0)

## BUSINESS ETHICS

### & WHISTLEBLOWER PROTECTION

CrossFirst is an organization with strong values of character, competence, commitment, and connection. Our Board of Directors has established a Code of Business Conduct and Ethics which is applicable to all employees, officers, and members of the Board of Directors. Our Code of Business Conduct and Ethics provides the standards that guide our business practices and behavior toward each other, our clients, regulators, and other stakeholders. It also establishes a culture of integrity and promotes an environment of "doing the right thing." It is more than a set of rules. It allows us to put our values into action and helps us make the right decisions every day.

We maintain a confidential hotline that enables anyone to report suspected illegal or unethical activity without fear of retaliation. We utilize an independent third party which allows 24/7 anonymous reporting of concerns that may violate our Code of Business Conduct and Ethics. To read our Code of Business Conduct and Ethics, and Whistleblower Protection Policy, please visit: [investors.crossfirstbankshares.com/code-business-conduct-and-ethics-0](https://investors.crossfirstbankshares.com/code-business-conduct-and-ethics-0)

## ENTERPRISE RISK MANAGEMENT

### & BUSINESS CONTINUITY

Our risk management framework is comprised of various processes, systems, and strategies designed to manage our risk exposure, including credit, liquidity, interest rate, operational, reputation, cybersecurity, strategic, and compliance risks. The Risk Committee of our Board of Directors oversees our enterprise-wide risk management. We have an established business continuity program consisting of recovery priorities, recovery plans, and training. Our Incident Response Plan encompasses life safety, technological recovery, processing recovery, incident management, and crisis communications. Our plans are reviewed and tested regularly.

## DATA PROTECTION & CYBERSECURITY

### & CUSTOMER PRIVACY

Our cybersecurity control infrastructure and program employ a variety of preventive and monitoring solutions to safeguard our environment by detecting anomalies and blocking potentially malicious activity. At a minimum, our cybersecurity programs and related technologies are reviewed annually by independent third parties to ensure the controls, policies, and programs are in place and operating effectively. We follow the appropriate National Institute of Standards and Technology (NIST), Federal Financial Institutions Examination Council (FFIEC), and Center for Information Security (CIS) Security Control framework standards to ensure we meet industry standards and best practices. All CrossFirst employees are required to complete annual cybersecurity and information security training courses, as well as frequent phishing simulations. Furthermore, CrossFirst provides security best practices to educate clients on securing confidential information, monitoring account access, and mitigating fraud. We also maintain ongoing security vulnerability scans, penetration tests of our environment, independent security audits, employee cybersecurity, and information security training courses.

It is our responsibility to keep sensitive financial and personal information of our clients and employees confidential and in compliance with applicable privacy regulations. To view our Privacy Policy, please visit: [crossfirstbank.com/privacy-policy](https://crossfirstbank.com/privacy-policy)





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