



ANNUAL MEETING OF STOCKHOLDERS
MAY 16, 2023

RULES OF CONDUCT AND PROCEDURES

Welcome to the Annual Meeting of Stockholders (the "Meeting") of CrossFirst Bankshares, Inc. (the "Company"). In fairness to all shareholders attending the Meeting, and in the interest of an orderly and constructive meeting, the following Rules of Conduct and Procedures will apply:

1. The Chairman will conduct the Meeting consistent with the requirements of our bylaws.
2. Only stockholders of record as of close of business on March 17, 2023, or their duly authorized proxies, are entitled to vote or submit questions while participating in the Meeting. To vote or submit questions, please login as a stockholder by entering the 16-digit control number you received with your proxy materials. If you don't have your control number, you can still access the meeting as a guest, but you will not be able to vote or ask questions.
3. You do not need to vote at the Meeting if you have already voted by proxy. However, if you wish to change your vote, you may do so until the polls have closed. The polls will close immediately following the "Business Meeting."
4. Subject to the discretion of the Chairman, the business of the Meeting will follow the order set forth in the Agenda. The only business to be conducted at the Meeting are the matters set forth in the Notice of Annual Meeting of Stockholders and Proxy Statement dated March 24, 2023. Nominations made during the Meeting for any director candidate not included in our Proxy Statement will not be accepted as such were not timely received.
5. Questions related to the matters to be voted on at this Meeting may be submitted in the field provided in the web portal at or before the time the matters are before the Meeting for consideration. We will answer questions on any matters to be voted on by the stockholders before the polls are closed.
6. Following adjournment of the formal business of the Meeting, management will address appropriate general questions from stockholders regarding the Company. Such questions should be submitted in the field provided in the web portal during the Meeting.
7. To allow us to answer questions from as many stockholders as possible, each stockholder is limited to **one question**. Please keep questions succinct and limited to one topic per question. Questions on the same topic or that are otherwise related may be grouped, summarized and answered together.
8. All stockholder questions relevant to the Meeting or the Company are welcome. The Company does not intend to address any questions that are, among other things:
 - irrelevant to the business of the Company or to the business of the Meeting;
 - related to material non-public information of the Company;
 - related to personal grievances or in furtherance of the stockholder's personal or business interests;
 - derogatory references to individuals or that are otherwise in bad taste;
 - repetitious statements already made by another stockholder; or
 - out of order or not otherwise suitable for the conduct of the Meeting as determined by the Chairman or Corporate Secretary in their reasonable judgment.

Additionally, the Chairman or Corporate Secretary may ignore proposals that were not previously submitted properly under SEC Rule 14a-8 or in accordance with the Company's bylaws.

9. If there is any matter which is of individual concern to a stockholder, or if a question posed was not otherwise answered, such matters may be raised separately after the Meeting by contacting Investor Relations at investor.relations@crossfirst.com.
10. Recording of the Meeting is prohibited. A replay of the 2023 Annual Meeting will be available within 24 hours after the Meeting on our website (investors.crossfirstbankshares.com) under "Investor Relations, News & Events, Events" and at www.virtualshareholdermeeting.com/CFB2023.
11. In the event of technical malfunction or other significant problem that disrupts the Meeting, the Chairman may adjourn, recess or expedite the Meeting, or take such other action that the Chairman determines is appropriate in light of the circumstances.

Thank you for your cooperation and your continued support of the Company!