

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL	
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>Payne Jennifer M</u> _____ (Last) (First) (Middle) <u>11440 TOMAHAWK CREEK PARKWAY</u> _____ (Street) <u>LEAWOOD KS 66211</u> _____ (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) <u>05/01/2023</u>	3. Issuer Name and Ticker or Trading Symbol <u>CROSSFIRST BANKSHARES, INC. [CFB]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) _____ <u>Chief Risk Officer</u>	5. If Amendment, Date of Original Filed (Month/Day/Year) _____ 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
<u>Common Stock</u>	<u>819</u>	<u>D</u>	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
<u>Restricted Stock Units</u>	<u>(1)</u>	<u>(1)</u>	<u>Common Stock</u>	<u>389</u>	<u>(2)</u>	<u>D</u>	
<u>Restricted Stock Units</u>	<u>(3)</u>	<u>(3)</u>	<u>Common Stock</u>	<u>5,000</u>	<u>(2)</u>	<u>D</u>	
<u>Restricted Stock Units</u>	<u>(4)</u>	<u>(4)</u>	<u>Common Stock</u>	<u>2,808</u>	<u>(2)</u>	<u>D</u>	

Explanation of Responses:

- These RSUs are eligible for vesting on 02/24/2024, subject to continued employment through the date of vest.
- Each restricted stock unit represents a contingent right to receive one share of common stock.
- These RSUs are eligible for vesting as follows: 1667 units on July 27, 2023; 1666 units on July 27, 2024; and 1667 units July 27, 2025; in each case, subject to continued employment through the respective vesting dates.
- These RSUs are eligible for vesting as follows: 936 units on March 1, 2024; 936 units on March 1, 2025; and 936 units on March 1, 2026; in each case, subject to continued employment through the respective vesting dates.

/s/ Amy Abrams, by Power of Attorney, 05/05/2023

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

LIMITED POWER OF ATTORNEY FOR SECTION 16 REPORTING OBLIGATIONS

The undersigned hereby makes, constitutes and appoints each of Benjamin R. Clouse or Amy C. Abrams, signing singly, as the undersigned's true and lawful attorney-in-fact, with full power and authority as hereinafter described on behalf of and in the name, place and stead of the undersigned to:

1. seek, obtain or maintain filing codes and passwords enabling the undersigned to make electronic filings with the United States Securities and Exchange Commission of reports required by Section 16(a) of the Securities Exchange Act of 1934, as amended, and the rules promulgated thereunder (the "Exchange Act"), including completing, executing and submitting any Form ID (Uniform Application for Access Codes to File on EDGAR) or other application for EDGAR access, and any other related agreement, certificate or document;
2. prepare, execute, acknowledge, deliver and file Forms 3, 4, and 5 (including any amendments thereto) in accordance with Section 16(a) of the Exchange Act with respect to the securities of CrossFirst Bankshares, Inc., a Kansas corporation (the "Company"), with the United States Securities and Exchange Commission or any national securities exchange;
3. do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete, execute and file any Form 144, any Schedule 13D or 13G, or any Form 13-H, to complete and execute any amendment or amendments thereto, and to timely file such forms with the United States Securities and Exchange Commission and any stock exchange or similar authority;
4. seek or obtain, as the undersigned's representative and on the undersigned's behalf, information on transactions in the Company's securities from any third party, including brokers, employee benefit plan administrators and trustees, and the undersigned hereby authorizes any such person to release any such information to the undersigned and approves and ratifies any such release of information; and
5. do and perform any and all other acts which in the discretion of such attorney-in-fact are necessary or desirable for and on behalf of the undersigned in connection with the foregoing.

The undersigned acknowledges that:

1. this Limited Power of Attorney authorizes, but does not require, such attorney-in-fact to act in their discretion on information provided to such attorney-in-fact without independent verification of such information;
 2. any documents prepared and/or executed by such attorney-in-fact on behalf of the undersigned pursuant to this Limited Power of Attorney will be in such form and will contain such information and disclosure as such attorney-in-fact, in his or her discretion, deems necessary or desirable;
 3. neither the Company nor such attorney-in-fact assumes (i) any liability for the undersigned's responsibility to comply with the requirement of the Exchange Act, (ii) any liability of the undersigned for any failure to comply with such requirements, or (iii) any obligation or liability of the undersigned for profit disgorgement under Section 16(b) of the Exchange Act; and
 4. this Limited Power of Attorney does not relieve the undersigned from responsibility for compliance with the undersigned's obligations under the Exchange Act, including without limitation the reporting requirements under Section 16 of the Exchange Act.
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The undersigned hereby gives and grants the foregoing attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary or appropriate to be done in and about the foregoing matters as fully to all intents and purposes as the undersigned might or could do if present, hereby ratifying all that such attorney-in-fact of, for and on behalf of the undersigned, shall lawfully do or cause to be done by virtue of this Limited Power of Attorney.

This Limited Power of Attorney shall replace all prior powers of attorney relating to the subject hereof and shall remain in full force and effect until i) the undersigned is no longer required to file Forms 144, 3, 4 and 5, any Schedule 13D or 13G or Form 13-H, with respect to the undersigned's holdings of and transactions in securities issued by the Company, or (ii) the aforementioned Mr. Clouse or Ms. Abrams are no longer employed by the Company or its subsidiaries, in which case this Limited Power of Attorney shall automatically terminate (but previous actions shall remain valid) with respect to such attorney-in-fact immediately upon his or her termination of employment, or (iii) this Limited Power of Attorney is earlier revoked by the undersigned in a signed writing delivered to such attorney-in-fact. This Limited Power of Attorney shall be governed by, and construed in accordance with, the laws of the State of Kansas, excluding its conflicts of laws principles.

IN WITNESS WHEREOF, the undersigned has caused this Limited Power of Attorney to be executed as of this 26 day of April, 2023.

Signature:

/s/ Jennifer M. Payne

Print Name: Jennifer M. Payne