



CROSSFIRST
BANK[®]

— 2023 —

Impact Report

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

ABOUT THIS REPORT

*This report covers the period of January 1, 2023, through December 31, 2023, unless otherwise noted.
All CrossFirst trademarks and logos are owned or licensed by CrossFirst Bankshares, Inc. and/or its affiliates.
All other brand or product names are trademarks or registered marks of their respective owners.*

A Message from Our CEO

At CrossFirst, we know that valuing people is the cornerstone of our success. Whether it's our clients, our colleagues, or our community partners, we strive to create a culture that cares for our people and delivers extraordinary service to our clients.

CrossFirst takes seriously our focus on professional development; community service; Environmental, Social, and Governance (ESG); and Diversity, Equity, and Inclusion (DEI) — all of which promote a workplace where everyone can thrive and leave a positive impact on the communities in which we operate. We know that when we are united as one team, with the shared vision of operating at the high standards we set for ourselves, our Bank will continue to achieve financial wellbeing for our clients while playing a key role in our communities. As we present our fourth annual CrossFirst Bank Impact Report, I am thrilled to highlight the impressive accomplishments made by the CrossFirst team in 2023.

This year, we were honored by Newsweek as one of America's Best Regional Banks, highlighting our team's dedication to delivering extraordinary service to our clients. We were honored to be the recipient of the Don Clifton Strengths-Based Culture Award for the second consecutive year, reflecting CrossFirst Bank's commitment to leveraging the team's collective strengths and fostering a high-performing environment for our employees. And finally, we earned the prestigious WELL Health-Safety Rating, demonstrating an unwavering commitment to employee wellbeing and safety. I am so proud of our team for all of these worthy recognitions.

We continue to build on our commitment to upholding a focus on running our business in a way that promotes positive impacts on ESG. CrossFirst's Green Team – a business resource group – spearheaded multiple sustainability initiatives this past year. These included a Green Challenge to organize team clean-up events collecting trash and tracking waste data, as well as promoting environmental footprint reduction programs across our locations. We know that having a positive impact means going beyond supporting our clients and extends into caring for the communities where we operate. The Green Team was created to champion our commitment to our communities, and this team is making great strides in delivering on this promise.

As you review this Impact Report, please remember it is a summary of our accomplishments and a benchmark for our future goals. We are excited about what lies ahead and committed to making an even greater impact in the years to come. I want to extend my heartfelt thanks to the incredible CrossFirst team. Your dedication and hard work are the driving force behind the results we bring to our clients and communities. Here's to a future filled with continued growth, care, hard work, and positive impact.

Sincerely,



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





2023 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.

“*At CrossFirst, everything begins and ends with our clients. CrossFirst has a steadfast commitment to delivering extraordinary service to our clients and is dedicated to broadening our capabilities and tailoring our approach, to meet each and every one of our clients where they are.*”

MIKE MADDOX, PRESIDENT AND CEO,
CROSSFIRST BANKSHARES, INC.

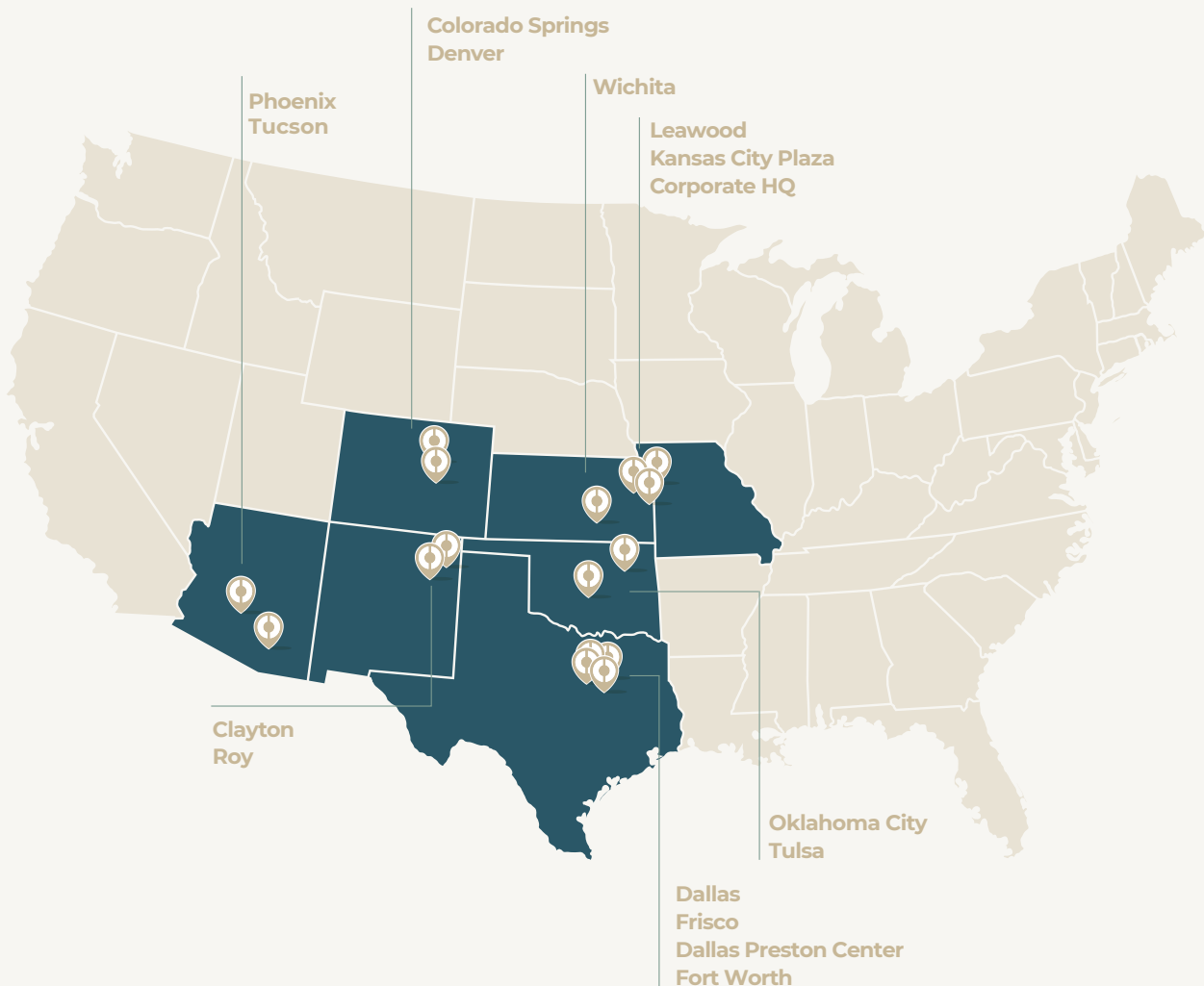
Corporate Overview



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.



2023 Highlights*



TOTAL ASSETS

\$7.4 BILLION

Since 2019, we have grown our balance sheet by \$2.5 billion or 50%



ADJUSTED RETURN ON COMMON EQUITY (ROE)¹

11.32%

Adjusted ROE improved from 11.11% in 2022



LOANS GREW

\$755 MILLION

for the year or 14%



DEPOSITS GREW

\$840 MILLION

for the year or 15%



DILUTED EARNINGS PER COMMON SHARE

\$1.34 PER COMMON SHARE

for the year, representing record profitability



TANGIBLE BOOK VALUE PER COMMON SHARE¹

\$13.56 PER COMMON SHARE

growing 13% year-over-year

*As of December 31, 2023

¹Represents a non-GAAP financial measure. Non-GAAP results should not be substituted as a measure of our performance but instead should be used along with GAAP results as a supplemental measure of financial performance. These non-GAAP financial measures are used by management along with GAAP results to analyze our business, to make strategic decisions, and to assess long-term trends on a comparable basis. Please see "NonGAAP Financial Measures" in Management's Discussion and Analysis of our annual report on Form 10-K for the year ended December 31, 2023 for a reconciliation of these items to GAAP results.

Who We Are

Experienced Bankers

At CrossFirst Bank, we are dedicated to making financial dreams come true. Like us, our clients are entrepreneurs at heart with big goals to pursue, and we want to see them get there.

Extraordinary Service

To help our clients reach their goals, our team of highly experienced bankers rises above expectation to build trusted, personal relationships and provide tailor-made solutions to meet our clients' banking needs.

Entrepreneurial Spirit

Every day, we serve with character, competence, commitment, and personal connection, because our dream is to help our clients, employees, and shareholders realize theirs.

What We Do

Our Purpose

To help people achieve financial dreams by serving in extraordinary ways.

Our Vision

To be the preferred bank where people achieve financial wellbeing.

Our Promise

To build trusted relationships while providing tailored financial solutions.

Our Core Values

CHARACTER: We show up with honesty and humility.

COMMITMENT: We are responsible, accountable, and protect the reputation and assets of others.

COMPETENCE: We act decisively, take initiative, and are always guided by our wisdom.

CONNECTION: We exhibit positivity, respect, and compassion for others.



Our Success: One Team, One Bank, Shared Vision

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 to 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.

“

*Our people are what makes
CrossFirst Bank special.
We have the knowledge base
and ability to tailor financial
solutions to our clients
because we know there is
no one-size-fits-all.*

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
2024 Winners

TWO-TIME WINNER

DON CLIFTON STRENGTHS-BASED CULTURE AWARD

For the second time, CrossFirst Bank has been awarded the Don Clifton Strengths-Based Culture Award from Gallup®. 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.



NEWSWEEK AWARD

CrossFirst Bank was recognized by Newsweek as one of America's Best Regional Banks in 2024. This recognition comes as a result of the analysis of more than 9,440 institutions across the U.S., and tracked performance indicators like profitability, financial relevance, stability of the organization, large scale independent customer surveys, and more.



A Stifel Company

KBW BANK HONOR ROLL

CrossFirst Bankshares, Inc., the parent company of CrossFirst Bank, has been named to the coveted 2024 KBW Bank Honor Roll by Keefe, Bruyette & Woods, Inc., a leading investment bank specializing in the financial services industry. CrossFirst was named among this year's 18 honorees, in part based on its long-term performance being among the top 5% of eligible banks in the country.



WELL HEALTH-SAFETY RATING

CrossFirst Bank has once again earned the prestigious WELL Health-Safety Rating. This esteemed rating, awarded by the International WELL Building Institute (IWBI), underscores CrossFirst's unwavering commitment to maintaining superior health and safety standards across its locations. The evaluation process is rigorous and comprehensive, encompassing a wide range of criteria such as air and water quality management, emergency preparedness, stakeholder engagement, and more. To meet the criteria, CrossFirst has invested in its facilities and employee training, to ensure that it provides a safe and healthy space for all its employees and clients.

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 2023, we celebrated one employee who received their 15-year service award, eight employees who received their 10-year service award, and 35 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 outstanding performance, and show dedication to our promise. We are proud to recognize 10 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 2023 Extraordinary Award Winners

SERVICE AWARD WINNERS



Jaime Hurt
Deposit Documentation
Manager



Mike Morrison
Data Platforms Manager



Nathan Bovos
Senior Financial Analyst



Drew McMonigle
Managing Director, Enterprise
Platforms and Applications



Casey Thompson
Credit Monitoring
Team Lead



Sandra Leal
Executive Assistant



Mackenzie Turrentine
Portfolio Manager



Lindsey Opdyke
Business Loan Assistant



Danielle Williams
Private Banker



Rocio Zaldivar
Relationship Banker

LEADER AWARD WINNERS



Courtney McLeod
Commercial Credit
Underwriting Manager



Kevin Halloran
Regional President,
Arizona



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 2023 report provides a comprehensive overview of our community impact, our dedication to clients, and our commitment to employee wellbeing, 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.

01	COMMUNITY COMMITMENT & IMPACT	16
	Community Engagement & Wellbeing	16
	Volunteerism & Giving	17
<hr/>		
02	CLIENT IMPACT	18
	Client Feedback	18
	Financial Wellbeing	18
<hr/>		
03	EMPLOYEE WELLBEING, ADVANCEMENT & CULTURE	19
	Culture Building	19
	2023 Team by the Numbers	19
	Professional Development & Training	20
	Diversity & Workplace Programs	21
	Employee Benefits Program & Support	23
<hr/>		
04	SUSTAINABILITY & ENVIRONMENTAL STEWARDSHIP	24
	Locations & Facilities	24
	Sustainability Commitment	25
<hr/>		
05	CORPORATE GOVERNANCE & RISK MANAGEMENT	
	Board Oversight & Corporate Governance	26
	Business Ethics & Whistleblower Protection	26
	Enterprise Risk Management & Business Continuity	27
	Data Protection, Cybersecurity, & Client Privacy	27



Community Commitment & Impact

COMMUNITY ENGAGEMENT

& WELLBEING

The success of our business is fundamentally connected to our core values and is reflected in our promise to contribute to the wellbeing 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 wellbeing 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 capital and needed services to help further community revitalization and economic development.

Community Investment

In 2023, employee volunteer engagement went up by 5%.

We continue 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, as well as low-to-moderate and middle-income students, professionals, entrepreneurs, and older adults.



CrossFirst Bank employees invested time at the School of Economics to engage with students through real world learning to promote lifelong financial capabilities.

Financial Education Platform

At CrossFirst, we work to empower individuals to achieve their financial dreams. In 2023, we invested in Financial Wellbeing Essentials powered by CrossFirst Bank, a robust financial education platform to offer digital resources and in-person 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. CrossFirst actively encourages employees to devote their time and energy, utilizing 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 2023, 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 2023, our total philanthropic investment was \$37,565.

In 2023, we contributed \$37,565 to individuals in need through our Generous Giving program.



Terrance Sauls, one of CrossFirst Bank's business bankers, has become a pivotal "Force for Good," fostering growth and development in low-income and minority communities in Dallas.

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 FEEDBACK

In 2023, CrossFirst launched a series of accessible surveys to gather insights on client satisfaction to help us better understand where we can improve to serve our clients in even more extraordinary ways. Our most recent Net Promoter Score (NPS), which is used to measure customer satisfaction, loyalty, and enthusiasm, was 47, significantly above the industry average of 23.5.

FINANCIAL WELLBEING

At CrossFirst Bank, we are here to help our clients achieve financial wellbeing no matter where they are in their financial journey. As part of our commitment to helping our clients reach their financial dreams, we are excited to introduce Financial Wellbeing Essentials powered by CrossFirst Bank, a comprehensive approach designed to provide insights and information into the financial topics that matter most to our clients. Whether through our digital education center or in-person, we want our clients to have access to all the essentials.

Employee Wellbeing, 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 wellbeing 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 our 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 wellbeing 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 strengths meetings for all employees. In 2023, over 105 employees participated in an individual coaching session with one of our four certified Strengths Coaches.

OUR 2023 TEAM

BY THE NUMBERS

457

Employees

20.24

Average Training Hours
per Employee per year

59%

Female Employees*

17%

Ethnically Diverse*

**Based on self-reported race, gender, and ethnicity data as of December 31, 2023*

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.

CrossFirst received a 4.4 out of 5.0 engagement score, with an 94% associate participation rate, in our most recent Gallup associate experience survey.



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. Annual compliance training and corresponding course assessments are required of all CrossFirst Bank employees, which includes courses on Elder Financial Abuse, the Community Reinvestment Act (CRA), Fair Lending, and more. In 2023, CrossFirst Bank employees completed over 10,000 compliance trainings and course assessments.



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 communities.

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 business resource group that promotes 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 business resource groups. These groups provide valuable insights to our business and provide employees with 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.

CrossFirst has always been committed to attracting and retaining talent across a variety of backgrounds and experiences. CrossFirst Bank engages with an array of recruiting firms, online platforms, and local efforts to reach an expanded talent pool.

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

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.

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 with a generous H.S.A employer contribution and Preferred Provider Organization options
- Paid Time Off, including Vacation and Sick Time, Paid Parental Leave, Volunteer and Wellbeing Time Off, other paid leave for bereavement, military duty, and jury duty
- Fitness Center *(at select locations)*
- Retirement Savings - 401(k) that includes a competitive company match
- Employer-paid 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



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 wellbeing.

Sustainability & Environmental Stewardship

LOCATIONS & 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 wellbeing, we provide opportunities for physical activity to ensure that our workplaces facilitate physical health.

WELL Health-Safety Rating

- CrossFirst has been awarded the WELL Health-Safety Rating by the International WELL Building Institute™ (IWBI) two years in a row. 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 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.

CrossFirst continues to explore our own climate-related risks and opportunities. We have adopted an Environmental Policy and formed an employee-led business 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

Corporate Governance & Risk Management

Our governance framework is firmly rooted in risk management and compliance. 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, realize our full value potential, and promote sustainable growth.

BOARD OVERSIGHT

& CORPORATE GOVERNANCE

Our business requires strong leadership from a Board of Directors with diverse backgrounds, experience, and skills to oversee the 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

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

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,

& CLIENT PRIVACY

Our Cyber and Information Security program employs 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, 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





CROSSFIRST
BANK®

Member
FDIC



© 2024 CrossFirst Bank. All Rights Reserved.
Contact Us: (844) 261-2548 or crossfirstbank.com/contact-us | Follow Us: 