

CROSSFIRST BANKSHARES, INC.
ANNUAL MEETING OF STOCKHOLDERS
May 3, 2022

RULES OF CONDUCT AND PROCEDURES

Welcome to the Annual Meeting of Stockholders (the “Annual Meeting”) of CrossFirst Bankshares, Inc. (the “Company”). It is our desire to conduct a fair and informative Annual Meeting. Kindly observe the following Rules of Conduct and Procedures.

1. Our Company’s bylaws describe requirements for meetings of our stockholders and the Chair of the Annual Meeting will conduct the meeting consistent with those requirements.
2. Because this is a meeting of our stockholders, only our stockholders or their duly authorized proxies are permitted to ask questions during the Annual Meeting. Only stockholders of record as of the close of business on the record date of March 11, 2022, or their duly authorized proxies, are entitled to vote or submit questions while participating in the virtual Annual Meeting. To vote or submit questions, please login to the web portal as a Stockholder by entering the 16-digit control number you received with your proxy materials. If you have voted your shares prior to the start of the Annual Meeting, your vote has been received by the Company’s inspector of elections and there is no need to vote those shares during the Annual Meeting, unless you wish to revoke or change your vote.
3. We will strictly follow the Agenda as we conduct the meeting. The only business to be conducted at the Annual Meeting are the matters set forth in the Company’s Notice of 2022 Annual Meeting and Proxy Statement dated March 25, 2022.
4. Nominations made during the Annual Meeting for membership on the Company’s Board of Directors will not be accepted unless the stockholder has previously notified the Corporate Secretary in writing of the intent to make the nomination (following all procedures set forth in the Company’s bylaws), and the person nominated has given written consent to such nomination and agreed to serve if elected.
5. If a stockholder has a question about one of the matters in the Agenda to be voted on by the stockholders at the Annual Meeting, such question may be submitted in the field provided in the web portal at or before the time the matters are before the Annual Meeting for consideration. We will answer questions on any matters in the Agenda to be voted on by the stockholders at the Annual Meeting before the voting is closed.
6. To allow us to answer questions from as many stockholders as possible, we will limit each stockholder to two questions. It will help us if questions are succinct and cover only one topic per question. Questions from multiple stockholders on the same topic or that are otherwise related may be grouped, summarized and answered together.
7. Stockholder questions are welcome, but conducting the business set out in the Agenda for the benefit of all stockholders will be paramount. 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 Annual Meeting;
 - related to material non-public information of the Company;
 - related to personal grievances;
 - derogatory references to individuals or that are otherwise in bad taste;
 - repetitious of statements already made by another stockholder;
 - in furtherance of the stockholder’s personal or business interests; or
 - out of order or not otherwise suitable for the conduct of the Annual Meeting as determined by the Chair or Corporate Secretary in their reasonable judgment.

Additionally, the Chair or Corporate Secretary may stop discussions relating to proposals that were not previously submitted properly under SEC Rule 14a-8 or in accordance with the Company’s advance notice bylaw provisions.

8. If there are any matters of individual concern to a stockholder and not of general concern to all stockholders, or if a question posed was not otherwise answered, such matters may be raised separately after the Annual Meeting by contacting Investor Relations at heather@crossfirst.com.

9. Recording of the Annual Meeting is prohibited. A webcast playback will be available at www.virtualshareholdermeeting.com/cfb2022 24 hours after the completion of the meeting on the Company's website.
10. In the event of a technical malfunction or other significant problem that disrupts the Annual Meeting, the Chair may adjourn, recess or expedite the Annual Meeting, or take such other action that the Chair determines is appropriate in light of the circumstances.

Thank you for your cooperation and for joining the Company at the Annual Meeting.