

SANDLER
O'NEILL +
PARTNERS

October 20, 2017

OTC Markets Group
304 Hudson Street, 3rd Floor
New York, NY 10013

We are pleased to introduce CoastalSouth Bancshares, Inc. ("CoastalSouth") in connection with its application to join OTCQX Banks, a public financial marketplace designed to meet the needs of investors and issuers of U.S. bank, bank holding company and savings and loan institution stocks. As part of the requirements, CoastalSouth is appointing Sandler O'Neill & Partners, L.P. ("Sandler O'Neill") to serve as Corporate Broker. Sandler O'Neill is a market maker in the stock of over 400 financial institutions, including over 350 banks, bank holding companies and savings and loan institutions, and as part of its due diligence, has reviewed, for the most recent reporting period, CoastalSouth's disclosure that will be filed with the OTC Disclosure and News Service or has been filed on EDGAR. Sandler O'Neill, in its role as Corporate Broker, is able to provide guidance on trading CoastalSouth's stock as well as help facilitate relationships with institutional investors, investment bankers, or other key market participants.

Sandler O'Neill is a U.S. registered broker-dealer and a member in good standing with FINRA. Sandler O'Neill is not currently subject to any sanctions resulting from any disciplinary actions from any federal or state securities regulator or self-regulatory organization that would prohibit or restrict Sandler O'Neill's ability to serve as Corporate Broker. Sandler O'Neill has been approved by OTC Markets Group to serve as a Corporate Broker as provided in the Application to Serve as a Corporate Broker and is competent and able to exercise independent judgment as CoastalSouth's Corporate Broker.

This letter shall be relied upon only by OTC Markets Group for purposes of qualification for trading of CoastalSouth's securities on OTCQX, and not by any other person or for any other reason.

If you have any questions, please call me at (212) 466-8027.

[Signature page to follow.]

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Very truly yours,

Sandler O'Neill & Partners, L.P.

By: Sandler O'Neill & Partners Corp.,
the sole general partner

By: 

Thomas Thurston
An Officer of the Corporation