



1010 North Way  
Darien, Georgia 31305

## NOTICE OF ANNUAL MEETING OF SHAREHOLDERS

*To the Shareholders of Southeastern Banking Corporation:*

The Annual Meeting of Shareholders (the “Meeting”) of Southeastern Banking Corporation (the “Company”) will be held at the Brunswick office of its subsidiary bank, Southeastern Bank (the “Bank”), located at 15 Trade Street, Brunswick, Georgia 31525, on Thursday, **May 21, 2026** at 1:00 p.m. local time, for the following purposes:

- 1) To elect nine directors nominated by the Board of Directors (the “Board”) to serve for one-year terms until the next Annual Meeting of Shareholders in 2027 or until their respective successors have been elected and qualified;
- 2) To set the Board at an eleven member maximum with two to remain vacant until the elected Board deems it in the Company’s best interest to fill one or more of such vacancies;
- 3) To approve the appointment of independent auditors by the Audit Committee for 2026; and
- 4) To transact such other business as may properly come before the Meeting or any adjournment or postponement thereof.

The Board is not aware of any other business to come before the Meeting.

Any action may be taken on the foregoing proposals at the Meeting on the date specified above, or on any date or dates to which the Meeting may be adjourned or postponed. Only shareholders of record at the close of business on April 2, 2026 will be entitled to notice of and to vote at the Meeting or any adjournment or postponement thereof.

**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR THE SHAREHOLDER MEETING TO BE HELD ON MAY 21, 2026:** The Company’s Proxy Statement and 2025 Annual Report are available at [www.edocumentview.com/sebc](http://www.edocumentview.com/sebc).

It is important that your shares be represented and voted at the Meeting. You can vote your shares in one of three ways: by internet at [www.investorvote.com/sebc](http://www.investorvote.com/sebc); by telephone dial 1-800-652-VOTE (8683), a toll free call within the USA, US territories and Canada using a touch tone telephone; or by completing and returning the enclosed proxy card by mail. **Regardless of the number of shares you own, your vote is important. Please act today.**

Your attention is directed to the attached Proxy Statement for more complete information regarding the matters to be acted upon at the Meeting.

By Order of the Board,

WANDA D. PITTS, Secretary

April 10, 2026

### IMPORTANT NOTICE

Whether or not you plan to attend the Meeting, please vote as soon as possible. You can vote your shares in one of three ways: by internet at [www.investorvote.com/sebc](http://www.investorvote.com/sebc); by telephone dial 1-800-652-VOTE (8683), a toll free call within the USA, US territories and Canada using a touch tone telephone; or by completing, signing, dating and returning the enclosed proxy in the postage paid envelope provided. If you hold shares of the Company’s Common Stock through a broker or other nominee, your broker or other nominee will vote your shares for you if you provide instructions on how to vote your shares. In the absence of instructions from you, your broker can only vote your shares on certain limited matters, but will not be able to vote on other matters, including the election of directors. Your voting instructions are crucial, because brokers and other nominees do not have authority to vote your shares for the election of directors without instructions from you.

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1010 North Way  
Darien, Georgia 31305  
912.437.4141

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**PROXY STATEMENT**

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**ANNUAL MEETING OF SHAREHOLDERS  
TO BE HELD ON THURSDAY, MAY 21, 2026**

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**GENERAL INFORMATION**

The enclosed proxy is solicited on behalf of the Board of Directors (the “Board”) of Southeastern Banking Corporation (the “Company”) in connection with the Annual Meeting of Shareholders of the Company (the “Meeting”) to be held at the Brunswick office of its subsidiary bank, Southeastern Bank (the “Bank”), located at 15 Trade Street, Brunswick, Georgia, on Thursday, **May 21, 2026** at 1:00 p.m. or any adjournment or postponement thereof. This Proxy Statement and the enclosed proxy are first being mailed to shareholders on or about April 10, 2026.

All shares of the Company’s Common Stock, par value \$1.25 per share (the “Common Stock”), represented at the Meeting by properly authorized proxies received prior to or at the Meeting, and not revoked, will be voted at the Meeting in accordance with the shareholder’s instructions. **If no instructions are indicated, properly executed proxies will be voted “FOR” the proposals set forth in this Proxy Statement.** Shareholders can vote their shares in one of three ways: by internet at [www.investorvote.com/sebc](http://www.investorvote.com/sebc); by telephone dial 1-800-652-VOTE (8683), a toll free call within the USA, US territories and Canada using a touch tone telephone; or by completing and returning the enclosed proxy card by mail.

The Company does not know of any matters, other than described in the Notice of Meeting, that are to come before the Meeting. If any other matters are properly presented at the Meeting for action, the persons named in the enclosed form of proxy and acting thereunder will vote on such matters as the Board recommends.

A shareholder may revoke his or her proxy and change his or her online, telephone or mail-in vote at any time prior to the voting thereof on any matter (without, however, affecting any vote taken prior to such revocation) by: (i) signing and submitting another proxy card with a later date; (ii) submitting a subsequent internet or telephone vote at a later date; (iii) giving written notice of revocation of the shareholder’s proxy to the Secretary of the Company prior to the Meeting at the address below; or (iv) voting in person at the Meeting. Any written notice revoking a proxy should be delivered to Wanda D. Pitts, Secretary, Southeastern Banking Corporation, at P.O. Box 455, Darien, Georgia 31305, if by mail, and at 1010 North Way, Darien, Georgia 31305, if by courier. The presence of a shareholder at the Meeting will not automatically revoke such shareholder’s proxy.

**IMPORTANT NOTICE REGARDING THE AVAILABILITY OF PROXY MATERIALS FOR THE SHAREHOLDER MEETING TO BE HELD ON MAY 21, 2026:** The Company’s Proxy Statement and 2025 Annual Report are available at [www.edocumentview.com/sebc](http://www.edocumentview.com/sebc).

## **VOTING SECURITIES AND PRINCIPAL HOLDERS**

Shareholders of record at the close of business on April 2, 2026 will be entitled to one vote for each share then held. At that date, the Company had 3,199,848 shares of Common Stock outstanding. The Common Stock constitutes the only voting securities issued by the Company.

A majority of the shares entitled to vote constitutes a quorum at a meeting of the shareholders. If a quorum is present, the vote of a plurality of the votes cast by the shares entitled to vote is necessary for the election of directors. The presence of a quorum, either in person or by proxy, and the affirmative vote of the holders of a majority of the shares represented and entitled to vote at the Meeting are required to take action on the other proposals presented herein.

If your shares are held in a brokerage account or by another nominee, you are considered the “beneficial owner” of shares held in “street name,” and these proxy materials are being forwarded to you by your broker or nominee (the “record holder”) along with a voting instruction card. As the beneficial owner, you have the right to direct your record holder how to vote your shares, and the record holder is required to vote your shares in accordance with your instructions.

A broker non-vote occurs when a nominee holding shares for a beneficial owner does not vote on a particular proposal because the nominee has not received voting instructions from the beneficial owner and does not have discretionary voting power with respect to that item. Brokers or other nominees are expected to have discretionary voting power for Proposal Three, appointment of independent auditors by the Audit Committee; however, brokers will not be able to affect the outcome of Proposal One regarding the election of directors or Proposal Two regarding the number of directors. As a result, if you do not provide specific instructions, your broker or nominee can only vote on Proposal Three and not Proposals One or Two. It is particularly important that you provide voting instructions to your record holder so that your shares may be voted on all proposals presented.

### **PROPOSAL ONE:** **ELECTION OF DIRECTORS**

The Board, consisting initially of nine directors, will be elected at the Meeting for one-year terms expiring at the next Annual Meeting of Shareholders in 2027 or until their successors are elected and qualified. All Board nominees are current members of the Board. The Board has unanimously approved the nominees named on the following pages.

Unless otherwise instructed, it is the intention of the persons named in the accompanying form of proxy to vote for the election of the nine nominees named. If, at the time of the Meeting, any of the nominees should be unable or unwilling to serve, the proxies are authorized to vote for such substitute nominee, or nominees, as the Board recommends. The Board has no reason to believe any nominee will be unavailable to serve as a director. Except as disclosed in this Proxy Statement, there are no arrangements or understandings between any nominee and any other person pursuant to which such nominee was selected. Additionally, other than Ms. Beasley and Messrs. Holland and Torbert, all nominees are independent as defined by NASDAQ rules. Furthermore, in determining a director’s independence, the Board pays particular attention to a director’s affiliation with management and any credit relationships that may exist with the director or a related interest.

No other persons were nominated. Therefore, you may not vote your proxy for the election of a person to fill a directorship who is not named in this Proxy Statement. Directors are elected to serve only one-year terms; accordingly, all directors will be subject to reelection at the next Annual Meeting.

**THE BOARD UNANIMOUSLY RECOMMENDS A VOTE “FOR” THE PROPOSAL  
TO ELECT AS DIRECTORS THE NOMINEES NAMED ON THE FOLLOWING PAGES.**

## Nominees for Directorship

The following table sets forth certain information with respect to each nominee for election to the Board. Each nominee has significant experience in business and financial matters. Additionally, each nominee actively participates in civic and community affairs and/or various professional organizations associated with their principal occupation.

<u>Name and Principal Occupation</u>	<u>Age</u>	<u>Director Since</u>
<b>Alyson G. Beasley</b> Ms. Beasley is Executive Vice President of the Company and Executive Vice President and Chief Operating Officer of the Bank. She has served in various managerial positions with the Company or the Bank since 1992, and as a director of the Bank since 1999. She graduated from Emory University with a B.B.A. in Accounting in 1989. Ms. Beasley actively participates in various civic organizations, including serving on the board and as Secretary of Southeastern Bank Community Foundation. Ms. Beasley's professional experience, institutional knowledge, bank accounting and operational expertise are beneficial to the Board.	58	1999
<b>Albert P. Downey</b> Mr. Downey is Vice President of Golden Isles Realty Company, a residential and commercial real estate brokerage and realty firm located on St. Simons Island, Georgia. Mr. Downey graduated from Georgia Southern University with a B.S. in Criminal Justice in 1996. Mr. Downey is a member of the Golden Isles Association of Realtors and the Brunswick-Golden Isles Chamber of Commerce. He has served as a director of the Bank since 2004. Mr. Downey's business experience and local real estate knowledge provide beneficial insight to the Board.	54	2012
<b>Michele Henderson</b> Ms. Henderson is an attorney-at-law and the managing member of Henderson Law Firm, LLC in Richmond Hill, Georgia. She has provided legal services in Richmond Hill and the surrounding area since 1986. Ms. Henderson is a graduate of the University of Georgia and the University of Georgia School of Law. She was admitted to the State Bar of Georgia in 1981. In addition to her work as an attorney, Ms. Henderson is a member of the Richmond Hill Rotary Club, which she helped found and served as its first president. She is also a former chairperson and director of the Richmond Hill-Bryan County Chamber of Commerce and has been active in numerous other political, governmental and civic organizations. She has served as a director of the Bank since 2018. Ms. Henderson's extensive legal experience in the coastal region and involvement in the local business community provide beneficial insight to the Board.	69	2018
<b>Cornelius P. Holland, III</b> Mr. Holland retired as Chairman and Chief Executive Officer of the Company and the Bank in April 2022 and then served as Chief Credit Officer of the Bank in a transitional capacity until March 2025. Prior to joining the Company, Mr. Holland held various positions at Compass Bank, Birmingham, Alabama, lastly as Senior Vice President/Manager, Metropolitan Commercial Banking. Mr. Holland holds a law degree from the Cumberland School of Law, Samford University, and a B.S. in Finance from the University of Alabama. He has served on the boards of Southeast Georgia Health System Foundation and Hospice of the Golden Isles. Mr. Holland's leadership and extensive knowledge of the Company and the banking industry are beneficial to the Board.	70	1997

<b>Name and Principal Occupation</b>	<b>Age</b>	<b>Director Since</b>
<p><b>Stephen D. Jessup</b>  Mr. Jessup retired after serving 16 years as Sheriff of McIntosh County, Georgia and previously owned and operated convenience stores in McIntosh County for more than 35 years. His business endeavors also include various real estate activities. Mr. Jessup is a graduate of the University of Georgia with a B.S. in Education. He was McIntosh County’s first Recreation Director and was elected to serve on the McIntosh County Board of Commissioners from 1987 to 2004 and again from 2007 to 2008. Mr. Jessup actively supported various community and civic organizations, and is a past president of the Georgia Sheriffs’ Youth Homes. Mr. Jessup also served on the boards of both Coastal Regional Commission and Coastal Area District Development Authority. He has served as a director of the Bank since 2024. Mr. Jessup’s in-depth knowledge of the community and sound business acumen are beneficial to the Board.</p>	72	2024
<p><b>J. Andrew Jones</b>  Mr. Jones is a licensed pharmacist with 14 years of retail pharmacy experience and is currently employed by Toledo Manufacturing Co. and WC Hopkins and Sons LLLP, where he works as a forest land manager. He is a lifelong resident of Charlton County and currently serves on boards of the Charlton County Commission and Charlton County Development Authority. Mr. Jones earned his Doctor of Pharmacy degree from South University in 2008, after completing his pre-pharmacy studies at Abraham Baldwin Agricultural College. Mr. Jones was elected to serve as a director of the Bank Board in February 2026. His experience in public service, economic development, and land management are beneficial to the Board.</p>	41	2026
<p><b>Walter E. Josselyn, III</b>  Mr. Josselyn is founder and owner of Josselyn Homes, Inc., a residential contractor and homebuilder; Insuring Camden, Inc., an insurance agency; WEJ Rentals, LLC, a property management company; and Ryno Holdings, LLC, an outdoor advertising company, all based in Camden County, Georgia. A lifelong resident of Camden County, Mr. Josselyn is a licensed Residential General Contractor and a Resident Agent for Property and Casualty Insurance in the State of Georgia. He was elected to serve as a director of the Bank Board in February 2026. Mr. Josselyn’s experience as a multifaceted entrepreneur and developer are beneficial to the Board.</p>	46	2026
<p><b>Cedric Z. King</b>  Mr. King is CEO and owner of King’s Consulting LLC, which provides support services to companies on human resources, business development and community as well as governmental relations strategies. Additionally, Mr. King is owner of King’s Laundromat LLC in Darien, Georgia and All The Time Bail Bonds LLC in Brunswick, Georgia. Previously, Mr. King served as Director of Community Relations – North America, Symrise, and Manager of Community Relations at Pinova, Inc., a subsidiary of DRT, in Brunswick. He holds the Professional Human Resources Certification (PHR 2011) and Society of Human Resources Management – Certified Professional (SHRM-CP 2015) designations. Mr. King graduated from the University of South Carolina, Coastal Carolina College in 1995 with a B.A. in Interdisciplinary Studies, Criminal Justice. In addition to his professional experience, Mr. King is active in the community. He is Immediate Past Chair of Brunswick-Golden Isles Chamber of Commerce and serves on the boards or as a member of College of Coastal Georgia Foundation, Communities of Coastal Georgia Foundation, Coastal Area District Development Authority, Glynn County Airport Commission, Fourteen Black Men of Glynn, Georgia Society for Human Resource Management Governmental Affairs Committee and Advocacy Team, NAACP of Glynn County and Communities in Schools of Glynn Advisory Board. He has served as a director of the Bank since 2018. Mr. King’s business acumen and strong civic involvement are beneficial to the Board.</p>	53	2018

<u>Name and Principal Occupation</u>	<u>Age</u>	<u>Director Since</u>
<p><b>Donald “Jay” Torbert, Jr.</b>  Mr. Torbert is President and Chief Executive Officer of the Company and Bank. He has served as an executive officer of the Company and Bank since 2011. Mr. Torbert graduated from Valdosta State University with a B.B.A. in Accounting in 1994 and became a Certified Public Accountant in the State of Georgia in 1996. He is active in the community and the banking industry, currently serving on the boards of Southeastern Bank Community Foundation, College of Coastal Georgia Foundation, Coastal Georgia Council Boy Scouts of America and Georgia Bankers Association. He has served as a director of the Bank since 2021. Mr. Torbert’s working knowledge of the Bank and its markets, industry experience, leadership abilities and community involvement are beneficial to the Board.</p>	53	2022

There are no family relationships among the director nominees or executive officers of the Company.

The Company’s By-laws require directors to retire from the Board the year following their 73<sup>rd</sup> birthday unless they’re an officer of the Company, in which case retirement can be deferred until such director no longer serves as an officer. Accordingly, current directors Alva J. Hopkins, III and Craig Root, having reached age 73 during 2025, will retire from the Board at the Meeting. Mr. Hopkins has served as Chairman of the Board and Bank Board since April 2022. With this retirement, the Board and Bank Board have appointed Mr. Torbert to serve as Chairman effective as of the Meeting.

**PROPOSAL TWO:**

**SET THE NUMBER OF DIRECTORS AT ELEVEN**

Approval is sought to set the number of directors on the Board at eleven by allowing the nine elected directors to approve two additional directors to be elected at any time the Board deems it to be in the Company’s best interest to fill same. If made, such appointments would serve until the next Annual Meeting of Shareholders.

**THE BOARD UNANIMOUSLY RECOMMENDS A VOTE “FOR” THE PROPOSAL TO SET THE NUMBER OF DIRECTORS AT ELEVEN.**

**PROPOSAL THREE:**

**RATIFY THE APPOINTMENT OF INDEPENDENT AUDITORS**

Subject to approval by a majority of the shares represented at the Meeting, the Audit Committee shall be given authority to appoint the auditors of the Company for 2026. The Audit Committee’s decision is based on a review of the qualifications, independence, past performance and quality controls of the auditor. The Committee also considers proposed audit scope, staffing and approach and estimated fees. The Board expects that the Audit Committee will appoint Mauldin & Jenkins, LLC (“M&J”) or a similarly-qualified firm as the Company’s independent auditors for 2026. Services provided to the Company and its subsidiaries by M&J for the fiscal year ended December 31, 2025 included the examination of the Company’s consolidated financial statements and preparation of income tax returns for the Company and the Bank. M&J has served as the Company’s independent auditors since 2002. No representatives from M&J are expected to attend the Meeting.

**THE BOARD UNANIMOUSLY RECOMMENDS A VOTE “FOR” RATIFICATION OF THE APPOINTMENT OF THE 2026 INDEPENDENT AUDITORS.**

## OTHER MATTERS

At the time of preparation of this Proxy Statement, the Company was not aware of any matters to be presented for action at the Meeting other than the proposals referred to herein. If other matters are properly presented for action at the Meeting, it is intended that the persons named as proxies will vote or refrain from voting in accordance with their best judgment on such matters.

### SECURITY OWNERSHIP OF CERTAIN BENEFICIAL OWNERS AND MANAGEMENT

The following table sets forth the number and percent of shares of Common Stock beneficially owned as of April 2, 2026 by: (i) all directors and director nominees; (ii) executive officers of the Company and the Bank; (iii) all current directors and executive officers as a group; and (iv) each person known by the Company to be the beneficial owner of more than 5% of the outstanding shares of Common Stock (“principal shareholder”). Except as otherwise indicated in the footnotes to the table, the Company believes that the individuals listed each possess sole voting and/or investment power with respect to such shares; additionally, to the best of the Company’s knowledge, none of the shares listed are pledged as security to any party.

<u>Name of Beneficial Owner</u>	<u>Common Stock</u>	<u>Options Exercisable within 60 Days<sup>(1)</sup></u>	<u>Total Beneficial Ownership</u>	<u>Percent of Class<sup>(2)</sup></u>
<i>Directors, Nominees, and Executive Officers:</i>				
Alyson G. Beasley <sup>(3)</sup>	820,509	-	820,509	25.64
Albert P. Downey <sup>(4)</sup>	190,405	-	190,405	5.95
Robert M. Eidson, Jr.	4,350	-	4,350	*
Michele Henderson	1,800	-	1,800	*
Cornelius P. Holland, III <sup>(5)</sup>	27,362	-	27,362	*
Alva J. Hopkins, III <sup>(6)</sup>	59,210	-	59,210	1.85
John C. Houser	8,600	-	8,600	*
Stephen D. Jessup <sup>(7)</sup>	1,181	-	1,181	*
J. Andrew Jones	800	-	800	*
Walter E. Josselyn, III	800	-	800	*
Cedric Z. King	9,948	-	9,948	*
Craig Root <sup>(8)</sup>	64,655	-	64,655	2.02
Donald “Jay” Torbert, Jr.	9,737	-	9,737	*
All Directors, Nominees and Executive Officers as a group (13 persons)	1,199,357	-	1,199,357	37.72
<i>Other Principal Shareholder(s):</i>				
None				

\* Less than 1% of outstanding shares of Common Stock and exercisable options.

- (1) Persons are deemed to beneficially own restricted stock awards along with shares that are the subject of stock options exercisable within 60 days. The Company had no stock options outstanding as of April 2, 2026.
- (2) Based on 3,199,848 shares of Common Stock outstanding on April 2, 2026.
- (3) Includes 594,141 shares held in trust for the estate of Ms. Beasley’s father, 111,000 shares held in trust for the estate of Ms. Beasley’s mother and 2,709 shares held in trust for the estate of Ms. Beasley’s grandmother. Also includes 34,566 shares held in trust for her uncle. Ms. Beasley’s business address is: c/o Southeastern Banking Corporation, P.O. Box 455, 1010 North Way, Darien, Georgia 31305.
- (4) Includes 181,214 shares held by Downey Family Limited Partnership of which Mr. Downey has sole voting power. Mr. Downey’s business address is: c/o Golden Isles Realty Company, Inc., 330 Mallory Street, St. Simons Island, Georgia 31522.
- (5) Includes 1,542 shares owned by Mr. Holland’s spouse, for which Mr. Holland disclaims beneficial ownership. Mr. Holland shares voting and investment power with respect to 280 shares.
- (6) Includes 4,396 shares owned by Mr. Hopkins’ spouse, who has sole voting and investment power over such shares. Also includes 1,400 shares owned jointly with Mr. Hopkins’ spouse and 1,000 shares owned by a corporation of which Mr. Hopkins and his spouse own 50%.
- (7) Includes 389 shares owned by Mr. Jessup’s spouse, who has sole voting and investment power over such shares, and 400 shares owned jointly with Mr. Jessup’s spouse.
- (8) Includes 3,900 shares owned by Mr. Root’s spouse and 5,302 shares owned by Mr. Root’s adult children, who have sole voting and investment power over such shares. Also includes 46,292 shares owned jointly with Mr. Root’s spouse.

## DIRECTORS, EXECUTIVE OFFICERS AND CORPORATE GOVERNANCE

### Meetings of the Board of Directors and Committees

The Board conducts its business through meetings of the Board and through the activities of its committees, including subsidiary boards and committees. The Company’s Board meets quarterly and other times as needed. During the year ended December 31, 2025, the Board held four meetings. The Bank Board typically meets monthly, and the Company and Bank have Board committees that meet at various times throughout the year. Each director actively participated in the meetings of both the Company and Bank Boards. The table below summarizes the current director membership of the Board and Bank Board committees:

Current Board Committee Memberships	Joint Executive	Joint Nominating and Compensation	Joint Audit	Bank Credit	Bank Asset-Liability Management	Bank Information Technology
Alyson G. Beasley	X				X	X
Albert P. Downey	X	X		X		
Michele Henderson			X		X	
Cornelius P. Holland, III				X		
Alva J. Hopkins, III	X	X		X		X
Stephen D. Jessup			X	X	X	
J. Andrew Jones <sup>(1)</sup>						
Walter E. Josselyn, III <sup>(1)</sup>						
Cedric Z. King		X			X	X
Craig Root	X	X	X	X		X
Donald “Jay” Torbert, Jr. <sup>(2)</sup>	X	X		X	X	X

(1) Committee appointments will be reviewed in May 2026, following the retirement of Directors Hopkins and Root.

(2) The Board and Bank Board approved the President to serve as an ex-officio member of all committees except Audit. The President is a non-voting member of the Nominating and Compensation Committee.

### Corporate Governance

Although its Common Stock trades over-the-counter and is not listed on a national securities exchange, the Company uses the independence standards promulgated by NASDAQ as a best practice to determine whether its directors and director nominees are considered independent for Board service and as members of the Audit and Nominating and Compensation Committees. Based on the NASDAQ definitions, the Company has determined that the majority of its directors, all of its Audit Committee members and the majority of its Nominating and Compensation Committee members are independent.

### Shareholder Communications with Directors

Shareholders or other interested parties wishing to contact the Board, a specified director or a committee of the Board should address correspondence to the Secretary of Southeastern Banking Corporation, P.O. Box 455, Darien, Georgia 31305, if by mail; 1010 North Way, Darien, GA 31305, if by courier; or via the “Contact” link from the Bank’s website at [www.southeasternbank.com](http://www.southeasternbank.com), if by e-mail. All communications so received from shareholders or other interested parties will be forwarded to the members of the Board, or the specific Board member or Board committee if so designated or instructed by such person.

## Executive Officers

Executive officers are elected annually by the Board and the Bank Board. The following table lists the executive officers of the Company and the Bank as of December 31, 2025.

<u>Name and Title</u>	<u>Information about Executive Officers</u>
<b>Donald “Jay” Torbert, Jr.</b> President and CEO	Biographical information on Mr. Torbert is included in this Proxy Statement under the section discussing director nominees.
<b>Alyson G. Beasley</b> Executive Vice President	Biographical information on Ms. Beasley is included in this Proxy Statement under the section discussing director nominees.
<b>Robert M. Eidson, Jr.</b> Treasurer	Mr. Eidson has served as Treasurer of the Company and Chief Financial Officer of the Bank since September 2022. Mr. Eidson is a Certified Public Accountant, licensed in Georgia and South Carolina and is also a Certified Internal Auditor and a Certified Treasury Professional. Mr. Eidson graduated from Georgia Southern University with a Master of Accounting in 2004.
<b>John C. Houser</b> Executive Vice President of the Bank	Mr. Houser has served as Executive Vice President and Chief Lending Officer of the Bank since January 2007 with lending oversight of all Bank locations. From July 2004 to December 2006, Mr. Houser served as Senior Vice President and Chief Credit Officer of the Bank. Prior to joining the Bank in July 2004, Mr. Houser was Senior Vice President and Commercial Sales Manager of AmSouth Bank, Birmingham, Alabama. Mr. Houser graduated from Auburn University with a B.B.A. in Accounting in 1986.

## ADDITIONAL INFORMATION

### Shareholder Proposals for the 2027 Annual Meeting

Proposals of shareholders intended to be presented at the Company’s 2027 Annual Meeting of Shareholders must be received at the Company’s principal offices by December 17, 2026 in order to be eligible for inclusion in the Company’s 2027 Proxy Statement. For any proposal that is not submitted for inclusion in next year’s proxy statement, but is instead sought to be presented directly at the 2027 Annual Meeting of Shareholders, the persons named in the enclosed proxy will be able to vote on such matters as the Board recommends if the Company: (i) receives notice of the proposal before the close of business on February 17, 2027, and advises shareholders in the 2027 Proxy Statement about the nature of the matter and how management intends to vote on such matter; or (ii) does not receive notice of the proposal prior to the close of business on February 17, 2027. Notices of intention to present proposals at the 2027 Annual Meeting of Shareholders should be addressed to the Secretary, Southeastern Banking Corporation at P.O. Box 455, Darien, Georgia 31305, if by mail, or 1010 North Way, Darien, GA 31305, if by courier.

### Proxy Solicitation

The cost of soliciting proxies will be borne by the Company. The Company will reimburse brokerage firms and other custodians, nominees and fiduciaries for reasonable expenses incurred by them in sending proxy materials to the beneficial owners of the Company’s Common Stock. In addition to solicitation by mail, directors, officers and other employees of the Company may solicit proxies personally or by phone, without additional compensation. The Company may also retain the services of a proxy solicitation firm, whose fees and expenses would be paid by the Company, although the Company has no present intention to retain any such firm.

### Other Matters

The Meeting will be open to the public; however, only persons who can demonstrate shareholder status on April 2, 2026, the record date, or their proxies will be entitled to vote or ask questions at the Meeting. If your shares are held in a brokerage account or by another nominee, you must obtain and bring to the Meeting a proxy or other evidence of ownership from your broker or nominee giving you the right to vote such shares if you wish to ask a question.

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**ANNUAL MEETING OF SHAREHOLDERS**  
(DATE AND LOCATION)

THURSDAY, MAY 21, 2026

SOUTHEASTERN BANK  
15 TRADE STREET  
BRUNSWICK, GA 31525