



FOR RELEASE:

November 21, 2025

Kyle R. Chavis, Chief Executive Officer

Lumbee Guaranty Bank

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**LUMBEE GUARANTY BANK DECLARES SEMIANNUAL
DIVIDEND**

PEMBROKE, NC . . . Lumbee Guaranty Bank (the "Bank") announced today that, on November 20, 2025, its Board of Directors declared a cash dividend of \$0.18 per share on the Bank's common stock. The dividend will be payable on December 22, 2025, to holders of record of the common stock as of December 10, 2025. The Board of Directors also declared a cash dividend of \$0.21 per share on the Bank's Class A common stock. The record date and payment date for Class A shareholders is the same as above for holders of the Bank's common stock.

Lumbee Guaranty Bank is a community bank headquartered in Pembroke, NC and serves Robeson, Cumberland, and Hoke Counties. Established in 1971, the Bank offers a full array of financial services through its network of thirteen strategically located branch offices over the three-county area. The Bank's common stock is traded on the OTC-QX under the stock symbol LUMB.

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