

For Immediate Release

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**Chattanooga Community and Business Leaders Join Board of Directors of new RockPoint Bank
Bank seeks diversity and broad-based community support with upcoming equity raise**

(CHATTANOOGA, TN—February 14, 2020) RockPoint Bank, National Association (In Organization), has announced additions to its proposed board of directors comprised of business and community leaders in the Chattanooga area as well as the launch of its broad-based equity raise to fund the new bank. The proposed bank applied to the Office of Comptroller of Currency (“OCC”) for a national charter in November 2019.

According to Hamp Johnston, proposed President and CEO, the new bank is actively seeking shareholders whose priorities and vision for a local bank mirror those of the board and management team, and they intentionally do not want any large single shareholders. “When the organizing group decided to take the leap to form a new local bank in our community, it was because we saw a void in the local banking landscape, and we felt it was an opportunity to make an investment in our community.” Harshad Shah, Organizing Director and proposed Board Member, shared, “We are very pleased with the positive response we have had from the community and are excited to welcome additional shareholders who want to be a part of this opportunity. Our goal is to have a bank that represents the Chattanooga area, which we believe is best accomplished by having significant community representation in ownership.” He added, “From my previous experience, a commercial bank with local decision-making increases opportunities for local entrepreneurs to grow their businesses.”

The proposed directors of RockPoint Bank reflect the diversity of industry and talent in the Chattanooga community and include Ben Brock, former President and CEO of Astec Industries; John Haddock, Chief Financial Officer of Transcard Payments, LLC; Charlie Hunter, President of Hunter Oil; Deston Hutcherson, Owner and Manager of C&D Recycling, LLC; Bill Kilbride, Board Member of Tennessee Valley Authority and former President of the Chattanooga Chamber of Commerce; Dallas Joseph, COO/CFO of Baylor School; Cindy Lee, President/CEO of LYNC Logistics, LLC; Mark McOmie, DDS, owner of McOmie Family Dentistry; Harshad Shah, Owner/CEO of Hamilton Plastics, Inc; and Kirby Yost, Shareholder at Chambliss Bahner & Stophel. Members of the proposed management team are long-term Chattanooga

bankers Hamp Johnston, President and CEO, Camille Daniel, Chief Lending Officer, Kerry Riley, Chief Credit Officer and Patrick Jensen, Chief Financial Officer.

Proposed Board Member, Charlie Hunter, stated, "I was excited to become involved in the new bank when I learned about the opportunity. I have great confidence in the management team as proven leaders in the banking industry. They are savvy about technology and understand our community and what businesses and individuals want and need from a bank because they live and work here. I am proud to be associated with this group of talented individuals that share the same values and vision I have for a local bank in our community, and I look forward to what this will mean for Chattanooga's economy." Mr. Johnston said, "It is important to all of us that this new bank be a truly local bank, with local representation of the entire community. If you are interested in joining us in this investment in our community, please reach out and let us know. We welcome potential shareholders who also want to be customers of the bank."

Bank organizers plan to raise a minimum of \$30 million by April 30th to satisfy regulatory capital requirements and open sometime in the third quarter of 2020. Individuals interested in additional information about investing or to read more about the proposed bank, its management team and board members can go to their website at www.rockpointbank.com.

The offering of common stock of RockPoint Bank, National Association (In Organization) (the "Bank") will only be made through the means of an offering circular. Copies of the offering circular may be obtained from Patrick Jensen, the proposed Chief Financial Officer of the Bank, by email at patrick.jensen@rockpointbank.com, by writing to RockPoint Bank, N.A. (In Organization), attention: Patrick Jensen, 651 East 4th Street, Suite 200, Chattanooga, Tennessee 37403 or by signing up at the Bank's website at www.rockpointbank.com.

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