

**CapStar Financial Holdings, Inc.
and CapStar Bank
Nashville, Tennessee**

Charter of the Community Affairs Committee of the Boards of Directors

I. Purpose

The Community Affairs Committee (the “Committee”) is appointed by the Boards of Directors (collectively, the “Boards”) of CapStar Financial Holdings, Inc. (“Holdings”) and CapStar Bank (the “Bank” and, collectively with Holdings, the “Company”) to (i) ensure that the Company embraces its Mission, Vision and Values; (ii) oversee the Company’s local involvement and leadership in the communities where the Company operates, including matters relating to employee engagement, community development, philanthropy, government affairs, reputation management, and diversity and inclusion; and (iii) oversee a Community Reinvestment Act (“CRA”) Program and Fair Lending Compliance Program.

II. Composition

The Committee shall consist of a minimum of three (3) directors. The Boards shall appoint the Committee members after considering the Nominating and Corporate Governance Committee’s non-binding recommendations. The Committee members shall serve for such term or terms as the Boards may determine and until their successors shall be duly qualified and appointed. The Committee shall designate one Committee member as its chairperson.

III. Meetings, Structure and Operations

The Committee shall meet no less than two times each year, or more frequently as the Committee deems necessary, in person or telephonically at a time and place determined by the Committee chairperson. The Committee chairperson or a majority of the Committee members may call a meeting at any time in addition to any regularly scheduled meetings. Actions may be taken by unanimous written consent, when deemed necessary or desirable by the Committee or its chairperson. The Committee shall maintain minutes of its meetings, which minutes shall be submitted to the Boards for approval at the next meeting of each Board following the Committee meeting. The Committee shall report to the Boards on significant actions taken by the Committee. Certain actions by the Committee may be similarly reported to the Boards for approval, ratification and/or confirmation. The Committee may form and delegate authority to subcommittees when appropriate. All meetings of and other actions by the Committee shall be held or otherwise taken pursuant to the Company Bylaws, including with respect to actions without meetings, notice of meetings and waiver of notice, quorums and voting requirements.

IV. Duties and Responsibilities

The following are the duties and responsibilities of the Committee, which may be supplemented from time to time by the Boards

- A. Establish and oversee the Company’s local involvement and leadership in the communities where the Company operates, including matters relating to community development,

philanthropy, government affairs, and diversity and inclusion.

- i. Promote employee engagement; **We believe that our Employees are the foundation of our success**; involvement as well as corporate contributions and investments in the communities served by the Company; **We strive to improve the communities in which we operate, leaving a lasting legacy beyond our banking contribution.**
 - ii. Oversee the Company's community involvement efforts, maintaining a commitment to three primary areas of focus: Health and Human Services, Education, and the Arts;
 - iii. Oversee the Company's relationships with government agencies and membership in organizations such as the Tennessee Bankers Association and American Bankers Association;
 - iv. Oversee reputation management efforts related to current perceptions of the Company by shareholders, customers, employees and the general public; public relations and sponsored activities; internal and external communications and communications plans; advertising programs and plans; and service quality statistics; and
 - v. Ensures that the Company maintains the highest level of commitment toward diversity and inclusion; We promote diversity and inclusion at the Company not just because it's the right thing to do; **We promote diversity and inclusion because it is essential for delivering on our strategy; We need teams with a healthy mix of contrasting perspectives and backgrounds; These kinds of teams are more creative, faster to adapt and more inventive in their solutions.**
- B. Establish and oversee a Community Reinvestment Act ("CRA") Program and Fair Lending Compliance Program consisting of the following:
- i. a CRA/Fair Lending Committee that meets regularly and consists of members from
 - ii. various levels and departments of the Company;
 - iii. a review of the metrics of the CRA Program at least annually in order to measure the current position of the Company, including a high level review of community service and community development initiatives, as well as an assessment of the Company's major areas of focus, including affordable housing, education for low and moderate income families, and financial literacy;
 - iv. a review of the metrics of the status of the Fair Lending program at least annually in order to measure the current position of the Company, including review of the geographic distribution of loans in the Company's assessment area;
 - v. review of the Company's outreach efforts and marketing strategies in order to reach low and moderate income individuals, families and geographies, as well as minority applicants and geographies, and evaluation of the success of any outreach efforts or marketing strategies; and
 - vi. review of the CRA and Fair Lending Risk Assessment at least annually.

- C. Perform any other duties and responsibilities consistent with this Charter, the Company Bylaws and governing law as the Boards shall expressly delegate to the Committee.

V. Annual Performance Evaluation

The Committee will conduct an annual self-evaluation to determine whether it is functioning effectively. The Committee will receive comments from all directors and report annually to the Boards with an assessment of its performance. The assessment will focus on the Committee's contribution to the Company and specifically focus on areas in which the Boards believe the Committee could improve.

VI. Resources and Authority.

The Committee shall have the necessary and appropriate resources and authority to discharge the duties and responsibilities conferred to the Committee by this Charter and any other supplemental duties and responsibilities expressly delegated to the Committee by the Boards.

VII. Consistency with Charter and Bylaws

To the extent that any provision or section of this Charter may be inconsistent with any article, provision or section of the Charter or the Bylaws of the Company, as appropriate, shall fully control.