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Filed Pursuant to Rule 424(b)(4) Registration No. 333-232704

PROSPECTUS

7,011,589 Shares



## **Common Stock**

This is the initial public offering of CrossFirst Bankshares, Inc. We are offering 5,750,000 shares of our common stock and the selling stockholders are offering 1,261,589 shares of our common stock. We will not receive any proceeds from the sales of shares by the selling stockholders.

Prior to this offering, there has been no established public market for our common stock. The initial public offering price of our common stock is \$14.50 per share. Our common stock has been approved for listing on the Nasdaq Global Select Market under the symbol "CFB."

We intend to use the net proceeds of this offering for general corporate purposes, including maintenance of required regulatory capital and to support our future growth. See "Use of Proceeds."

Investing in our common stock involves risk. See "Risk Factors" beginning on page 21.

We are an "emerging growth company" under the federal securities laws and will be subject to reduced public company reporting requirements.

	Per Share		Total
Public offering price	\$	14.50	\$ 101,668,041
Underwriting discounts <sup>(1)</sup>		0.9425	6,608,423
Proceeds to us, before expenses		13.5575	77,955,625
Proceeds to the selling stockholders, before expenses		13.5575	17,103,993

(1) See "Underwriting" for additional information regarding underwriting compensation.

The underwriters have an option to purchase up to an additional 1,051,738 shares from us at the public offering price, less the underwriting discount, within 30 days from the date of this prospectus.

Neither the Securities and Exchange Commission nor any other regulatory body has approved or disapproved of these securities or passed upon the accuracy or adequacy of this prospectus. Any representation to the contrary is a criminal offense.

Shares of our common stock are not savings accounts or deposits and are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

The shares of common stock will be ready for delivery on or about August 19, 2019.

Keefe, Bruyette & Woods

## **RAYMOND JAMES**

**Stephens Inc.** 

A Stifel Company

Sandler O'Neill + Partners, L.P.