

COMMUNITY CAPITAL BANCSHARES, INC.

2815 Meredyth Drive
Albany, Georgia 31707
(229) 446-2265

April 8, 2020

Dear Shareholder:

You are cordially invited to attend our annual meeting of shareholders on Tuesday, May 19, 2020 at 4:30 p.m. at the main office of AB&T, 2815 Meredyth Drive, Albany, Georgia 31707. The attached notice of the annual meeting and proxy statement describes the formal business to be transacted at the meeting. We will also report on our operations during the past year and during the first quarter of fiscal year 2020, as well as our plans for the future.

While the annual meeting of shareholders will be held on an in-person basis, the health of our shareholders, as well as our directors, officers, and employees, is of paramount importance. As such, we are making the annual meeting available to shareholders via the following telephone conference bridge:

Annual Meeting Conference Bridge Telephone Number: [1-877-668-4493]
Community Capital Shareholder Access Code: [806 904 863]

Pursuant to the requirements of corporate law, shareholders participating in the meeting via the telephone conference bridge provided above will not be able to vote telephonically and will not be counted as present for purposes of determining whether a quorum is present. Instead, shareholders who wish to participate telephonically will need to submit their votes by proxy. Shareholders participating telephonically will be given the opportunity to participate in a question and answer session during the annual meeting.

In light of the recent health crisis and recommendations from the Centers for Disease Control and Prevention, we encourage shareholders to submit their votes for the annual meeting by proxy and to consider government recommendations existing at the time of the meeting in making their decisions of whether or not to attend in person.

Please take this opportunity to become involved in the affairs of Community Capital. Please mark, date and sign the enclosed proxy card, and return it to us in the envelope provided as soon as possible. You may also vote your shares using online voting as instructed on the proxy card.

Sincerely,



James L. Flatt
Chairman, President and Chief Executive Officer

COMMUNITY CAPITAL BANCSHARES, INC.

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Albany, Georgia 31707
(229) 446-2265

**NOTICE OF THE ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD TUESDAY, MAY 19, 2020**

The annual meeting of shareholders of Community Capital Bancshares, Inc. will be held on Tuesday, May 19, 2020 at 4:30 p.m. at the main office of AB&T, 2815 Meredyth Drive, Albany, Georgia 31707, for the following purposes:

- (1) to elect three (3) persons to serve as Class III Directors for a three-year term;
- (2) to ratify the appointment of Mauldin & Jenkins, Certified Public Accountants, LLC, as the independent registered public accounting firm for Community Capital for the fiscal year ending December 31, 2020; and
- (3) to transact any other business as may properly come before the meeting or any adjournments of the meeting.

The Board of Directors has set the close of business on Wednesday, March 25, 2020 as the record date for determining the shareholders who are entitled to notice of and to vote at the meeting.

We ask that you mark, date, sign, and return the enclosed proxy card as soon as possible. Promptly returning your proxy card will help ensure the greatest number of shareholders are present whether in person or by proxy.

If you attend the meeting, you may revoke your proxy at the meeting and vote your shares in person. You may revoke your proxy at any time before the proxy is exercised.

By Order of the Board of Directors,



James L. Flatt
Chairman, President and Chief Executive Officer

April 8, 2020

**THIS PROXY STATEMENT FOR THE 2020 ANNUAL MEETING OF SHAREHOLDERS, THE PROXY CARD,
AND THE 2019 ANNUAL REPORT ARE AVAILABLE ONLINE AT
WWW.INVESTORVOTE.COM/COMMUNITYCAPITALBANCSHARESALBY**

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COMMUNITY CAPITAL BANCSHARES, INC.

2815 Meredyth Drive
Albany, Georgia 31707
(229) 446-2265

PROXY STATEMENT FOR 2020 ANNUAL MEETING

INTRODUCTION

Time and Place of the Meeting

The Board of Directors of Community Capital Bancshares, Inc. (“Community Capital” or “us”) is furnishing this proxy statement in connection with its solicitation of proxies for use at the annual meeting of shareholders to be held on Tuesday, May 19, 2020 at 4:30 p.m. at the main office of AB&T, 2815 Meredyth Drive, Albany, Georgia 31707, and at any adjournments of the meeting.

Record Date and Mailing Date

The close of business on March 25, 2020 is the record date for the determination of shareholders entitled to notice of and to vote at the meeting. We first mailed this proxy statement and the accompanying proxy card to shareholders on or about April 8, 2020.

Number of Shares Outstanding

As of the close of business on the record date, Community Capital had 10,000,000 shares of common stock, \$1.00 par value, authorized, of which 1,257,280 shares were issued and outstanding. Each issued and outstanding share is entitled to one vote on all matters presented at the meeting.

Community Capital also has 2,000,000 shares of preferred stock, no par value, authorized, of which no shares were issued and outstanding as of the close of business on the record date.

VOTING AT THE ANNUAL MEETING

Proposals to Be Considered

Election of Directors. Shareholders will be asked to elect three (3) persons to serve as Class III Directors for a three-year term. The persons previously elected to serve as Class I and II Directors will serve as continuing directors. All classes are described beginning on page 4.

Ratification of the Appointment of Public Accounting Firm. Shareholders will also be asked to ratify the appointment of Mauldin & Jenkins, Certified Public Accountants, LLC (“Mauldin & Jenkins”) to serve as the independent registered public accounting firm for Community Capital for the fiscal year ending December 31, 2020, which is described beginning on page 6.

The Board of Directors recommends a vote FOR approval of the above proposals.

Procedures for Voting by Proxy

If you properly sign, return, and do not revoke your proxy (or properly submit it online and do not revoke it), the persons appointed as proxies will vote your shares according to the instructions you have specified on the proxy card. If you sign and return your proxy card (or properly submit it online) but do not specify how the persons appointed as proxies are to vote your shares, your proxy will be voted FOR the election of the director nominees, FOR the ratification of the appointment of Mauldin & Jenkins as the independent registered accounting firm for the fiscal year ending December 31, 2020, and in the best judgment of the persons appointed as proxies as to all other matters properly brought before the meeting. If any nominee for election to the Board of Directors named in this proxy statement becomes unavailable for election for any reason, the proxy will be voted for a substitute nominee selected by the Board of Directors.

In addition to returning a manually signed proxy card through the mail or by hand delivery, we are also providing our shareholders with an opportunity to vote their shares online. The proxy card contains instructions for voting online.

You can revoke your proxy at any time before it is voted by delivering a written revocation of the proxy or a duly executed proxy bearing a later date to James L. Flatt, Chairman, President and Chief Executive Officer of Community Capital, at the main office of Community Capital, or by attending the meeting and voting in person.

Requirements for Shareholder Approval

A quorum will be present at the meeting if a majority of the outstanding shares of common stock is represented in person or by valid proxy. Attendance by phone or other virtual means will not qualify as attendance at the meeting for purposes of determining whether a quorum exists. We will count abstentions and broker non-votes, which are described below, in determining whether a quorum exists. Only those votes actually cast for the election of a director, however, will be counted for purposes of determining whether a particular director nominee receives sufficient votes to be elected. To be elected, a director nominee must receive more votes than any other nominee for the particular seat on the Board of Directors. As a result, if you withhold your vote as to one or more nominees, it will have no effect on the outcome of the election unless you cast that vote for a competing nominee. At the present time we do not know of any competing nominees.

To be approved, the ratification of the appointment of Mauldin & Jenkins, and any other matters that may properly come before the annual meeting, require the affirmative vote of a majority of the outstanding shares of common stock present at the annual meeting and entitled to vote on the matter. Abstentions and broker non-votes will be counted in determining the minimum number of votes required for approval and will, therefore, have the effective of negative votes.

Abstentions. A shareholder who is present in person or by proxy at the annual meeting and who abstains from voting on any or all proposals will be included in the number of shareholders present at the annual meeting for the purpose of determining the presence of a quorum. Abstentions do not count as votes in favor of or against a given matter but will have the effect of a vote against the ratification of the appointment of Mauldin & Jenkins as independent registered public accounting firm.

Broker Non-Votes. Brokers who hold shares for the accounts of their clients may vote these shares either as directed by their clients or in their own discretion if permitted by the exchange or other organization of which they are members. All NYSE and NASDAQ member brokers are prohibited from exercising discretionary voting in all director elections unless the broker has instructions from the beneficial

shareholder on how to vote. Proxies that contain a broker vote on one or more proposals but no vote on others are referred to as “broker non-votes” with respect to the proposal(s) not voted upon. Broker non-votes are included in determining the presence of a quorum. A broker non-vote, however, does not count as a vote in favor of or against a particular proposal for which the broker has no discretionary voting authority, including uncontested director elections.

SOLICITATION OF PROXIES

Community Capital pays for all costs associated with proxy solicitation. Our directors, officers and employees may, without additional compensation, solicit proxies by personal interview, telephone, fax or otherwise. We will direct brokerage firms or other custodians, nominees, or fiduciaries to forward our proxy solicitation material to the beneficial owners of common stock held of record by these institutions and will reimburse them for the reasonable out-of-pocket expenses they incur in connection with this process.

**PROPOSAL 1:
ELECTION OF DIRECTORS**

The Board of Directors is currently comprised of fourteen (14) members and is divided into three classes. Due to the retirements of Mary Helen Dykes and Larry Willson, following the annual meeting, the Board of Directors will consist of twelve (12) members, divided into the following three classes: Class I will have five (5), Class II will have four (4), and Class III will have three (3). All directors serve for staggered terms of three years each. The term of each class expires at the annual meeting in the years indicated below and upon the election and qualification of the director’s successor.

**The Board unanimously recommends shareholders vote FOR
the election of the Class III Directors.**

The following table shows for each nominee and continuing director: (a) his or her name; (b) his or her age at May 19, 2020; (c) how long he or she has been a director of Community Capital; (d) his or her position(s) with Community Capital, other than as a director; and (e) his or her principal occupation. All of the directors listed below are also directors of AB&T, the wholly owned subsidiary of Community Capital.

Name (Age)	Director Since	Position with Community Capital and Principal Occupation
Class III Director Nominees (Terms expiring 2023)		
Walker D. Davis (55)	2010	Vice Chairman, Community Capital Bancshares, Inc. and AB&T; Business Owner, Davis Family Properties, LLC; President, Route Master II, Inc.
Laurence Kirk Jones (48)	2018	Partner, Jones Farms of Warwick, Inc.; Partner and Officer, Doles Peanut Company; Partner, Doles Grain, LLC
F. Faison Middleton, IV (50)	2013	Attorney and Managing Partner, Watson Spence, LLP
Class I Continuing Directors (Terms expiring 2021)		
James L. Bacon (65)	2012	Retired General Manager, SafeAire Heating & Cooling Co., Inc.; Partner, Oakland Plantation Partners, LLC
Ben Jacobs Barrow (40)	2015	Managing Partner and Secretary/Treasurer, Artesian Contracting Co., Inc.
John L. Reese, IV (35)	2015	Project Manager and Director, LRA Constructors, Inc.
Jenny Y. Savelle (40)	2015	Chief Executive Officer, Bishop Clean Care, Inc.
Jeffrey D. Wiggins (46)	2015	Partner, DJ’s II Car Wash, Inc.; Partner, Oasis Car Wash, Inc.; Partner in additional car washes in Southwest Georgia and Tallahassee, Florida; partner in various real estate ventures throughout Southwest Georgia

Name (Age)	Director Since	Position with Community Capital and Principal Occupation
Class II Continuing Directors (Terms expiring 2022)		
James L. Flatt (66)	2009	Chairman, President and Chief Executive Officer, Community Capital Bancshares, Inc. and AB&T
Justin L. Jones (41)	2015	Owner, Jones Bros. Farms; Co-Owner, Jones West Farms, LLC; co-owner of Jones West Citrus Farms, LLC; Interests in various business in multiple industries in Southwest Georgia
William J. McAfee (41)	2014	Physician/Partner, Radiation Oncology Associates, PC; Managing Partner, Fowltown Farms, LLC
J. Bridges Sinyard (38)	2015	Vice President, Adams Exterminators, Inc.; Partner, Smada Investments; Partner, Smada Rentals

PROPOSAL 2:

RATIFICATION OF THE APPOINTMENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

The Board of Directors has approved Mauldin & Jenkins to serve as the independent registered public accounting firm for Community Capital for the year ending December 31, 2020, subject to ratification by the shareholders. Mauldin & Jenkins also served as the independent auditors for Community Capital for the year ended December 31, 2019. Although shareholder ratification of our independent auditors is not required by our Bylaws or otherwise, we are submitting the selection of Mauldin & Jenkins to shareholders for ratification to permit shareholders to participate in this important corporate decision. If Mauldin & Jenkins declines to act or otherwise becomes incapable of acting, or if appointment is otherwise discontinued, the Board of Directors will appoint another independent registered public accounting firm. A representative of Mauldin & Jenkins is expected to be present at the annual meeting and will be given an opportunity to make a statement on behalf of the firm or to respond to appropriate questions from shareholders.

The ratification of the appointment of Mauldin & Jenkins as independent auditors of Community Capital for the fiscal year ending December 31, 2020 requires the approval by the affirmative vote of a majority of the shareholders present in person or by proxy and entitled to vote at the meeting.

The Board unanimously recommends that shareholders vote FOR the ratification of the appointment of Mauldin & Jenkins as independent registered public accounting firm for the fiscal year ending December 31, 2020.

OTHER MATTERS

The Board of Directors of Community Capital knows of no other matters that may be brought before the meeting. If, however, any matters other than the election of directors or the ratification of the appointment of our independent auditors should properly come before the meeting, votes will be cast pursuant to the proxies in accordance with the best judgment of the proxy holders.

If you cannot be present in person at the meeting, please complete, sign, date, and return the enclosed proxy to us promptly in the enclosed postage-paid envelope.

April 6, 2020

