
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

SCHEDULE 14A

**Proxy Statement Pursuant to Section 14(a) of the
Securities Exchange Act of 1934**

Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, For Use of the Commission Only (as permitted by Rule 14a-6(e)(2))
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material Pursuant to §240.14a-12

SmartFinancial, Inc.

(Name of Registrant as Specified in its Charter)

N/A

(Name of Person(s) Filing Proxy Statement if other than the Registrant)

Payment of Filing Fee (Check all boxes that apply):

- No fee required.
 - Fee paid previously with preliminary materials.
 - Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11.
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SMARTFINANCIAL, INC.
5401 KINGSTON PIKE, SUITE 600
KNOXVILLE, TN 37919

Your **Vote** Counts!

SMARTFINANCIAL, INC.

2022 Annual Meeting

Vote by May 25, 2022

11:59 PM ET



You invested in SMARTFINANCIAL, INC. and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy material for the shareholder meeting to be held on May 26, 2022.**

Get informed before you vote

View the Combined Document online OR you can receive a free paper or email copy of the material(s) by requesting prior to May 12, 2022. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxymvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #

Smartphone users

Point your camera here and
vote without entering a
control number



Vote in Person at the Meeting*

May 26, 2022
3:00 PM EDT

SmartBank Office
5401 Kingston Pike #600
Knoxville, TN 37919

*Please check the meeting materials for any special requirements for meeting attendance. At the meeting, you will need to request a ballot to vote these shares.

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming shareholder meeting. Please follow the instructions on the reverse side to vote these important matters.

Voting Items	Board Recommends
1. Election of Directors Nominees: 01 Cathy G. Ackermann 05 Ted C. Miller 09 Steven B. Tucker 02 Victor L. Barrett 06 David A. Ogle 10 Wesley M. Welborn 03 William Y. Carroll, Jr. 07 Ottis Phillips, Jr. 11 Keith E. Whaley, O.D 04 William Y. Carroll, Sr. 08 John Presley 12 Geoffrey A. Wolpert	✓ For
2. To ratify the appointment of BKD, LLP as the company's independent registered public accountants for the fiscal year ending December 31, 2022.	✓ For
3. To approve, on a non-binding advisory basis, the compensation of SmartFinancials named executive officers as listed in these proxy materials.	✓ For
4. To vote on the frequency (either annual, biennial, or triennial) that shareholders of the Company will have a non-binding, advisory vote on the compensation of the Companys named executive officers.	1 Year
NOTE: To transact any other business as may properly come before the annual meeting or any adjournment of the annual meeting or any adjournment of the annual meeting.	