



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

February 14, 2025

Joel G. Edwards  
Executive Vice President and Chief Financial Officer  
Coastal Financial Corporation  
5415 Evergreen Way  
Everett, WA 98203

**Re: Coastal Financial Corporation**  
**Form 10-K for Fiscal Year Ended December 31, 2023**  
**File No. 001-38589**

Dear Joel G. Edwards:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance