Notice of Meeting of the Members of Hoosier Hills Credit Union

The Board of Directors of Hoosier Hills Credit Union have called a special meeting of the members of this credit union at 615 M Street, Bedford, IN on July 22nd, 2026, at 5:00pm EST. The purpose of this meeting is:

1. To consider and act upon a plan and proposal for merging Martin County Co-Op Credit Union with and into Hoosier Hills Credit Union (hereinafter referred to as the "Continuing Credit Union"), whereby all assets and liabilities of the Martin County Co-op Credit Union will be merged with and into the Continuing Credit Union. All members of Martin County Co-Op Credit Union will become members of the Continuing Credit Union and will be entitled to and will receive shares in the Continuing Credit Union for the shares they own in Martin County Co-Op Credit Union on the effective date of the merger. A copy of the joint agreement is available upon request.
2. To ratify, confirm and approve the action of the Board of Directors in authorizing the officers of Hoosier Hills Credit Union, subject to the approval of members, to do all things and to execute all agreements, documents, and other papers necessary to carry out the proposed merger.

Other Information Related to the Proposed Merger:

The Board of Directors has carefully evaluated and analyzed the assets and liabilities of the credit unions and the value of shares in both credit unions. In addition, the following information applies to the proposed merger:

Reasons for merger: The Board of Directors has concluded that the proposed merger is desirable and in the best interests of members because of the optimal fit and similarities in culture and strategy, the long-term viability this option offers to the employees and the membership, and the availability of additional resources and enhanced capabilities, products, and services for the MCCCU membership.

Net Worth: The net worth of the merging credit union at the time of merger transfers to the continuing credit union. Martin County Co-Op credit union does have a higher net worth ratio than Hoosier Hills Credit Union.

Share adjustment or distribution: Martin County Cooperative Credit Union will not distribute a portion of its net worth to its members in the merger and accumulated earnings will serve the membership better through expansion of resources and product offerings.

Locations of merging and continuing credit union: Martin County Cooperative Credit Union's main office at 201 Mill Street, Loogootee, IN 47553 will remain open, in addition to all current and existing HHCU locations.

Merger-related financial arrangements: NOT APPLICABLE. There are no increases in compensation for credit union officials nor employees.

Please note that the proposed merger must have the approval of the majority of members who vote.

BY THE ORDER OF THE BOARD OF DIRECTORS:

Bryan Johnson

President

7/15/2026

Date

BALLOT FOR MERGER PROPOSAL

Name of Member: ___________________________

Member Number: ___________________________

Please note: Ballots cannot be accepted at any HHCU Service Center. Ballots must be turned in at the member meeting or mailed to:

Hoosier Hills Credit Union
630 Lincoln Avenue
Bedford, IN 47421

If mailed, the credit union must receive this ballot by 5:00pm on July 22nd, 2026.

I have read the Notice of Special Meeting for the members of Hoosier Hills Credit Union.

The meeting will be held on the above date to consider and act upon the merger proposal described in the notice. I vote on the proposal as follows (check one box):

☐ **Approve** the proposed merger and authorize the Board of Directors to take all necessary action to accomplish the merger.

☐ **Do not approve** the proposed merger.

____ _____________________
Member Signature Date

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Member Name (printed)