



On April 13, 2026, your Board of Directors unanimously approved a resolution to merge with Texas Trust Credit Union (TXTCU), a Texas chartered credit union. You are encouraged to attend a special meeting of your credit union at 13016 Highway 287, Haslet, TX 76052, on August 17, 2026, at 1:00 PM.

The meeting will have two purposes:

- To consider and act upon a plan and proposal for merging our credit union, a Texas chartered credit union, with and into TXTCU, the continuing credit union.
- To approve the action of the Board of Directors of our credit union in authorizing the officers of our credit union, subject to member approval, to carry out the proposed merger.

The Board of Directors encourages you to attend the meeting and vote on the proposed merger. Whether or not you plan to attend the meeting, we urge you to sign, date, and properly return the enclosed ballot in the enclosed postage-paid envelope to vote on the proposed merger.

If the merger is approved, our credit union will transfer all its assets and liabilities to TXTCU. As a member of our credit union, you will become a member of TXTCU following the completion of the merger. On the merger completion date, you will receive TXTCU shares for the shares you now own in our credit union.

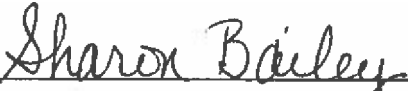
Your Board of Directors recommends that you vote "yes" on the merger.

If you wish to submit comments about the merger to share with other members, you may submit them to the National Credit Union Administration at:

- <https://ncua.gov/services/Pages/resources-expansion/comments-proposed-merger.aspx>
- Office of Credit Union Resources and Expansion (CURE), NCUA, 1775 Duke Street, Alexandria, VA 22314.

The NCUA will post comments received from members on its website, along with the members' names, subject to the limitations and requirements of its regulations.

BY ORDER OF THE BOARD OF DIRECTORS


Board Presiding Officer *SHARON BAILEY*

Date: June, 17 2026

Reasons for the Merger with TXTCU

Over the last several years, our President has retired twice, only to return when unforeseen circumstances arose. For an institution of our size, it has become very difficult to find and hire a quality, President. The financial services industry is also undergoing ongoing commoditization, making it difficult for smaller institutions to achieve the economies of scale and critical mass necessary to support operations.

The Board of Directors is committed to providing the best leadership and quality services for the membership. Due to the challenges over the last several years, the Board determined it would be in the best interest of the membership to seek a merger partner.

The merger with TXTCU will increase scale, allowing our members added convenience and access to products and services we were unable to offer. Employees will also benefit from competitive wages and enhanced benefits.

Benefits of the Merger with TXTCU

The directors of both credit unions have concluded that the proposed merger is desirable and in the best interests of members for a number of reasons, including greater convenience and services, additional products, continued employee representation, and lower operating costs.

Expanded Access and Services

- Access to 55,000 surcharge-free ATM locations
- 21 branch locations in Texas, 17 in the Metroplex
- An expanding branch network
- Full-service member care center with expanded hours and Saturday operations
- Apple Pay, Google Pay, and Samsung Pay
- A highly competitive credit card offering
- In-house Mortgage offerings with local loan officers and servicing
- High-yield checking account
- Competitive certificate offerings
- State-of-the-art digital services, including Zelle and FI to FI transfers
- Wealth management, insurance, and investment offerings
- Enhanced direct deposit (funds available when received)
- Business lending and deposit services

More Branch Locations

With the exception of the Euless branch, which is very close to the TXTCU Bedford Mid Cities location, TXTCU intends to maintain the current branch locations.

TXTCU operates 18 branch locations in the Metroplex, along with 2 in San Angelo and 1 in Athens. A complete list of branch locations is attached.

Investment in Future Branch Locations

One of the advantages of partnering with TXTCU is its commitment to increasing convenience for its membership. In addition

to continuing investment in technology, TXTCU believes that the convenience of dealing with friendly employees face-to-face is part of what makes them different. As such, they have invested in their branch network, more than tripling their branch footprint over the last 10 years.

Other Information Related to the Merger

The Board of Directors has carefully evaluated and analyzed the assets and liabilities of the credit unions, as well as the value of the shares in both. The financial statements of both credit unions, as well as the projected combined financial statement, are included below. In addition, the following information applies to the proposed merger.

The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. As of December 31, 2026, our credit union reported a net worth ratio of 12%, and Texas Trust reported a ratio of 10.47%.

Your Board of Directors has determined that distribution of net worth to members as a result of the merger is unnecessary because of the increase in member value inherent in TXTCU's current and future product and service offerings. Moreover, our members will receive shares in TXTCU, and the Board of Directors has determined that no share adjustment is necessary.

Merger-Related Financial Arrangements

TXTCU will make every effort to retain our employees. However, in recognition of our employees' long tenure, a severance offer will be available to all employees, commensurate with their level and tenure. All employees will also receive a retention bonus of one month's salary if they remain with the credit union through the effective date of the merger and an additional month if they remain through the date of the combination of records.

NCUA Regulations require merging credit unions to disclose certain increases in compensation that any of the merging credit union's officials or 5 most highly compensated employees have received or will receive in connection with the merger. The following details are the specific arrangements those individuals have received or will receive according to the specifications described above:

Name and Title	Tenure	Description of Increase	Amount
Mark Massey President / CEO	35 years	One Month per Year Severance Package Retention (2 months)	525,798.00 30,045.60
Angela Gray Area General Manager	24 years	One Week per Year Severance Package Retention (2 months)	35,865.60 12,951.47
Barbara Stapleton Director of Operations	1 year	One Week per Year Severance Package Retention (2 months)	1,442.40 12,500.80
Jeff Hurley AVP Support Services	19 years	One Week per year Severance Package Retention (2 months)	25,551.20 11,654.93
Tina Whitus AVP Lending	17 years	One Week per year Severance Package Retention (2 months)	21,120.12 10,767.12
Total			687,697.24

If our employee accepts continued employment with TXTCU, instead of the severance option, they will be protected from termination, except for cause, for 12 months. Salaries will also be set at the market rate for similar TXTCU positions.

Please note that the proposed merger must receive the approval of the majority of voting members.

Enclosed with this Notice of Special Meeting is a Ballot for Merger Proposal. If you cannot attend the meeting, please

complete the print ballot and return it in the provided postage-paid envelope. To be counted, your ballot must reach us no later than 1:00 pm on August 17, 2026.

TXTCU / MY CU Combined Statement of Financial Condition				
As Of December 31, 2025				
	TXTCU	MY CU	Adjustments	Combined
Assets				
Total Loans Outstanding	\$ 1,507,727,657	\$ 28,965,077		\$ 1,536,692,734
(less) Allowance for Loan Losses	(10,735,408)	(80,403)		(10,815,811)
Net Loans	1,496,992,249	28,884,674		1,525,876,923
Investments	212,217,147	-		212,217,147
Cash	127,639,120	24,266,988		151,906,108
Land and Buildings (net)	72,073,189	1,373,805		73,446,994
Other Fixed Assets (net)	10,336,548	46,199		10,382,747
All Other Assets	149,017,577	671,037		149,688,614
Total Assets	2,068,275,830	55,242,703		2,123,518,533
Liabilities and Equity				
Dividends Payable	2,103,405	-		2,103,405
Notes Payable	166,500,000	-		166,500,000
All Other Liabilities	19,752,909	964,777		20,717,686
Total Liabilities	188,356,314	964,777		189,321,091
Total Shares	1,677,026,499	47,656,475		1,724,682,974
Equity				
Undivided Earnings and Other Reserves	201,978,107		-	201,978,107
Equity Acquired in Mergers	14,538,639	6,621,451	(600,000)	20,560,090
FASB 115 Valuation Reserve	(13,623,729)	-		(13,623,729)
Total Reserves and Undivided Earnings	202,893,017	6,621,451	(600,000)	208,914,468
Total Liabilities and Equity	\$ 2,068,275,830	\$ 55,242,703	\$ (600,000)	2,122,918,533
Net Worth Ratio (Equity to Assets)	10.47%	12.00%		10.48%

TXTCU / TFCU Combined Statements of Income

For the Year Ending December 31, 2025

	TXTCU	MY CU	Adjustments	Combined
Interest Income:				
Loan Interest	\$ 82,952,649	\$ 1,973,424		\$ 84,926,073
Investment Interest	10,211,123	954,437		11,165,560
Total Interest Income	93,163,772	2,927,861		96,091,633
Interest Expense				
Dividends on Member Shares	32,564,959	311,904		32,876,863
Interest on Borrowed Funds	6,436,600	53		6,436,653
Total Interest Expense	39,001,559	311,957		39,313,516
Net Interest Income	54,162,213	2,615,904		56,778,117
Provision for Loan and Lease Losses	11,150,537	136,576		11,287,113
Net Interest after Provision	43,011,676	2,479,328		45,491,004
Non Interest Income				
Fee Income	16,279,534	665,678		16,945,212
Trading and Other Operating Income	13,638,960	-	500,000	14,138,960
Non-operating Gain or Loss	943,642	27,538		971,180
Total Non-interest Income	30,862,136	693,216	500,000	32,055,352
Income Before Non-Interest Expenses	73,873,812	3,172,544	500,000	77,546,356
Non Interest Expenses				
Compensation and benefits	29,081,486	1,323,130	500,000	30,904,616
Loan Costs	1,356,266	28,329		1,384,595
Office Occupancy	4,343,389	189,727		4,533,116
Office Operations	12,516,102	580,784	600,000	13,696,886
Other Operating Costs	14,000,899	534,672		14,535,571
Total Non-Interest Expense	61,298,142	2,656,642	1,100,000	63,954,784
Net income	\$ 12,575,670	\$ 515,902	\$ (600,000)	\$ 12,491,572

Texas Trust Credit Union Branches

Arlington Bardin

Bardin & Matlock 700 W. Bardin Rd.
Arlington, TX 76017

Arlington Pantego

Bowen & Pioneer Pkwy
2427 West Pioneer Pkwy
Arlington, TX 76013

Arlington Little Rd.

Little & Green Oaks
4351 Little Rd.
Arlington, TX 76016

Arlington Pioneer

SH 360 & Pioneer
2501 E. Pioneer Pkwy.
Arlington, TX 76010

North Arlington

NE Green Oaks & N Collins St
1060 NE Green Oaks Blvd.
Arlington, TX 76006

Athens Palestine

Palestine & Cayuga
808 S. Palestine St.
Athens, TX 75751

Bedford Mid-Cities

Hwy 121 & Cheek-Sparger
3800 Cheek-Sparger Rd.
Bedford, TX 76021

Cedar Hill Uptown Village

FM 1382 & Uptown
109 W. FM 1382
Cedar Hill, TX 75104

Flower Mound

Flower Mound Rd & Towne View Blvd
2501 Flower Mound Rd.
Flower Mound, TX 75028

Grand Prairie Camp Wisdom

Camp Wisdom & SH 360
3060 W. Camp Wisdom Rd.
Grand Prairie, TX 75052

Grand Prairie Vought

Jefferson & 4th St.
425 W. Jefferson St.
Grand Prairie, TX 75051

Grand Prairie Carrier

Carrier and I 20
3925 S. Carrier Pkwy
Grand Prairie, TX 75052

Hurst Harwood

Harwood & Norwood
103 W. Harwood Rd.
Hurst, TX 76054

Irving Las Colinas

SH 161 & MacArthur Blvd.
7255 State Hwy 161
Irving, TX 75039

Mansfield Main St.

Main & Dallas
317 S. Main St.
Mansfield, TX 76063

Mansfield Broad

Broad & 360
1061 N. State Hwy. 360
Mansfield, TX 76063

Midlothian Avenue G

Avenue G & 10th
201 E Avenue G
Midlothian, TX 76065

San Angelo Sherwood

Sherwood and Drexal Dr
3712 S FM 2288
San Angelo, TX 76901

San Angelo Twohig

Twohig and Abe
337 W. Twohig Ave
San Angelo, TX 76903

Desoto Pleasant Run

Pleasant Run and The Meadows Pkwy
1021 E Pleasant Run Rd
Desoto, TX 75115

Fort Worth – Western Center

3501 Western Center
Fort Worth, TX 76137



Ballot for Merger Proposal

Name of Member: _____
(Print Name of Primary Member) Account Number: _

Only Primary Members can vote. In order for your ballot to be validated, Primary Member Name and full Account Number must be completed.

Cornerstone Resources must receive this ballot by mail by August 12, 2026 or your ballot can be brought to any My Credit Union branch by Wednesday, August 12, 2026 5:00 p.m. in order to be counted. Please mail the ballot in the postage paid envelope provided or mail to:

My Credit Union
c/o Cornerstone Resources
P.O. Box 655147
Dallas, Texas 75265-5147

I have read the Notice of Special Meeting for the members of My Credit Union. The meeting will be held on August 17, 2026 at 1:00 p.m. 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.

Signed: _____ Date: _____ (Signature
of Primary Member)