



NOTICE OF SPECIAL MEETING OF STOCKHOLDERS

A Special Meeting of Stockholders of Heritage NOLA Bancorp, Inc. ("Heritage NOLA Bancorp" or the "Company") will be held at the main office of Heritage Bank located at 205 North Columbia Street, Covington, Louisiana 70433 at 9:00 a.m., Central time, on November 18, 2025 to consider and vote upon the following proposals:

1. Approval of the Purchase and Assumption Agreement dated July 23, 2025, by and among OnPath Federal Credit Union ("OnPath"), Heritage NOLA Bancorp and Heritage Bank (the "P&A Agreement"), pursuant to which OnPath will purchase substantially all of Heritage Bank's assets and assume substantially all of Heritage Bank's liabilities (including all deposit liabilities) (the "Bank Asset Sale");
2. Approval of the dissolution of Heritage NOLA Bancorp and the distribution of Heritage NOLA Bancorp's remaining assets to its stockholders pursuant to the Plan of Dissolution and Complete Liquidation (the "Company Dissolution"); and
3. Approval of the adjournment of the special meeting of stockholders, if necessary, to solicit additional proxies in favor of Proposals 1 or 2, or both.

The Bank Asset Sale and the Company Dissolution are integral parts of a larger transaction contemplated by the P&A Agreement, which we refer to as the "Sale Transaction." The Sale Transaction consists of (i) the Bank Asset Sale, (ii) the liquidation of Heritage Bank and the distribution of Heritage Bank's remaining assets to Heritage NOLA Bancorp pursuant to Heritage Bank's Plan of Voluntary Liquidation, and (iii) the Company Dissolution including the distribution of Heritage NOLA Bancorp's remaining assets to Heritage NOLA Bancorp's stockholders.

Stockholders of record at the close of business on October 3, 2025 are the stockholders entitled to notice of and to vote at the special meeting and at any postponement or adjournment of the special meeting.

Your vote is very important. Approval of the P&A Agreement and the Bank Asset Sale and approval of the Company Dissolution each requires the affirmative vote of the holders of a majority of the outstanding shares of Company common stock entitled to vote. **Failure to vote will have the same effect as voting "Against" the P&A Agreement and the Bank Asset Sale and "Against" the Company Dissolution.**

If you have any questions concerning the Sale Transaction, or if you need help in voting your shares of Heritage NOLA Bancorp common stock, contact Heritage NOLA Bancorp's proxy solicitor:

Laurel Hill Advisory Group
Monday through Friday from 9:00 a.m. to 5:00 p.m., Eastern time
(888) 742-1305 (toll-free)
(516) 933-3100 (Banks and Brokers Only)

Heritage NOLA Bancorp's board of directors has unanimously approved the Sale Transaction, including the P&A Agreement, the Bank Asset Sale and the Company Dissolution, and unanimously recommends that Heritage NOLA Bancorp's stockholders vote "FOR" the P&A Agreement and the Bank Asset Sale and "FOR" the Company Dissolution.

BY ORDER OF THE BOARD OF DIRECTORS

A handwritten signature in blue ink, appearing to read "Dana C. Whitaker", with a long horizontal flourish extending to the right.

Dana C. Whitaker
Corporate Secretary