

Notice of Special Meeting of the Members of First Oklahoma Federal Credit Union

The Board of Directors of First Oklahoma Federal Credit Union (“First Oklahoma”) have called a special meeting of the members of this credit union to be held at 14912 S. Broadway St., Glenpool, OK 74033, on January 13, 2026 at 6:00 p.m. The purpose of the meeting is:

1. To consider and act upon a plan and proposal for merging (the “**Merger**”) First Oklahoma (the merging credit union) with and into Green Country Federal Credit Union, (hereinafter referred to as “**GCFCU**” or the “**Continuing Credit Union**”), whereby all assets and liabilities of First Oklahoma will be merged with and into Continuing Credit Union. All members of First Oklahoma 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 First Oklahoma on the effective date of the Merger.
2. To ratify, confirm and approve the action of the Board of Directors in authorizing the officers of First Oklahoma, 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.

The Board of Directors of First Oklahoma encourages you to attend the meeting and vote on the proposed Merger. Whether or not you expect to attend the meeting, we urge you to sign, date and promptly return the enclosed ballot to vote on the proposed 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 (“NCUA”) at <https://www.ncua.gov/support-services/credit-union-resources-expansion/credit-union-merger-resources/comments-proposed-credit-union-mergers> or mail to:

NCUA – Office of Credit Union Resources and Expansion
1775 Duke Street
Alexandria, VA 22314-3428
Re: Member-to-Member Communications for First Oklahoma Federal Credit Union

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

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. The financial statements of both credit unions, as well as the projected combined financial statement of the Continuing Credit Union, follow as separate documents. In addition, the following information applies to the proposed Merger.

Reasons for the Merger: The Board of Directors of First Oklahoma has concluded that the proposed Merger is desirable and in the best interests of members for the following reasons:

- **Expanded Services, Stronger Institution:** First Oklahoma members will gain access to a broader array of financial products and services while joining a credit union with solid financial strength.
- **Honoring Our Shared Roots:** Green Country FCU was founded by employees of ARMCO Steel in 1969, while First Oklahoma was founded in 1923 by postal workers and became Oklahoma’s first

credit union. Together, we share a proud history of serving working Oklahomans with affordable, member-focused financial services.

- **Commitment to People Over Profits:** Green Country FCU is dedicated to carrying forward the values and traditions of First Oklahoma while continuing to deliver personalized service, financial education, and relationship-based banking.

In specific support of the Merger, the following is a list of some of the many financial products, services, and benefits that GCFCU can provide to First Oklahoma members:

- Secure online and mobile banking platforms
- Expanded infrastructure to serve a growing membership base
- **Small Business & Commercial Lending:** Comprehensive lending and account services designed to support local businesses — with experienced lenders, competitive rates, and flexible solutions tailored to entrepreneurs and established companies alike.
- More savings and checking account options
- Competitive credit card offerings
- Low-rate auto loans
- **Comprehensive Mortgage Services:** A dedicated mortgage department offering first-time homebuyer programs, refinancing, home equity options, and more — with local decision-making and personal service.
- Enhanced online bill pay and mobile banking features
- Remote deposit capture
- Debt protection and insurance products
- **Access to CDFI Resources:** As a designated Community Development Financial Institution, Green Country FCU brings additional federal funding and programs designed to expand lending, improve access to credit, and directly support the financial well-being of working families and small businesses across Oklahoma.

Upon completion of the Merger, GCFCU's full suite of products and services will be available to all members of First Oklahoma in accordance with GCFCU's policies. The executive leadership and boards from both First Oklahoma and GCFCU anticipate a smooth transition moving member data without interruption, and most importantly believe that this Merger will materially benefit the membership of First Oklahoma and is in its best interest.

Net Worth: The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. First Oklahoma has a higher net worth ratio than GCFCU, although both credit unions are well capitalized.

Share Adjustment or Distribution: GCFCU will issue all members of First Oklahoma the same amount of

GCFCU shares as they own in First Oklahoma as of the Effective Time.

Locations of merging and continuing credit union:

- **First Oklahoma FCU Main Office: 14912 S. Broadway St., Glenpool, OK 74033**
- First Oklahoma FCU Tulsa Office: 1419 S. Denver Ave., Tulsa, OK 74119
- **Green Country FCU Main Office: 202 E. Morrow Rd., Sand Springs, OK 74063**
- Green Country FCU Prattville Office: 3350 S. 113th W. Ave., Sand Springs, OK 74063
- Green Country FCU Coweta Office: 11319 HWY 51, Suite 900, Coweta, OK 74429

Changes to services and member benefits: Your savings will continue to be federally insured by the National Credit Union Share Insurance Fund to the maximum limit allowed by applicable law.

Because GCFCU is a healthy, financially sound credit union, the GCFCU Board of Directors believe the amount a member has on deposit at First Oklahoma before the Merger will result in an equal amount on deposit at GCFCU after the Merger and that no adjustment in the accounts of any member will be required.

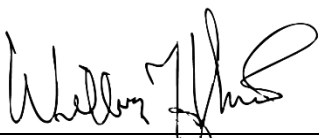
The current services offered by First Oklahoma, except those grandfathered in the “reasons for merger” section, will cease to be provided and be replaced by GCFCU’s branch services. As a GCFCU member, you will be eligible to apply for any GCFCU product that is offered to its members.

Merger-Related Financial Arrangements: NCUA Regulations require merging credit unions to disclose certain increases in compensation that any of the merging credit union’s officials or the five most highly compensated employees (a “**covered person**”) have received or may receive in connection with the Merger. In connection with the Merger, there are no, nor will there be, any such compensation.

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

Enclosed with this Notice of Special Meeting is a Ballot for the Merger Proposal. If you cannot attend the meeting, please complete the Ballot and return it to the Teller of Election using the enclosed self-addressed and prepaid envelope provided. To be counted, your Ballot must reach us no later than 5:00 P.M. CST on Friday January 9, 2026.

BY ORDER OF THE BOARD OF DIRECTORS:

By: 
Name: William Hughart

Title: First Oklahoma FCU Board President