Herzfeld Credit Income Fund, Inc.

Announces Distribution Payment

MIAMI BEACH, FLA., November 6, 2026 – Herzfeld Credit Income Fund, Inc. (NASDAQ: HERZ) (the "Fund") today announced that the Fund has made a monthly distribution of net income:

Declaration Date	Ex-Date	Record Date	Payment Date	Per Share
09/11/2026	10/23/2026	10/23/2026	11/06/2026	$0.17

The following table sets forth the estimated amounts of the current distribution and the cumulative distributions declared this fiscal year to date from the following sources: net investment income, net realized capital gains and return of capital. All amounts are expressed on a per common share basis.

	Current Distribution	% Breakdown of the Current Distribution	Total Cumulative Distributions for the Fiscal Year to Date	% Breakdown of the Total Cumulative Distributions for the Fiscal Year to Date
Net Investment Income	$0.17	100%	$0.68	100%
Net Realized Short-Term Capital Gains	$0.00	0%	$0.00	0%
Net Realized Long-Term Capital Gains	$0.00	0%	$0.00	0%
Return of Capital	$0.00	0%	$0.00	0%
Total (per common share)	$0.17	100%	$0.68	100%

The Fund's estimated net asset value (NAV) per share as of September 30, 2026 was $18.67.

The Fund intends to make regular monthly distributions of net investment income and, to the extent applicable, realized capital gains, consistent with its investment objectives and as described in its prospectus. Distributions are not guaranteed and may vary based on the Fund's earnings, realized gains, and market conditions.

The amounts and sources of distributions reported above are only estimates and are not provided for tax reporting purposes. The actual amounts and sources of distributions for tax purposes will depend on the Fund's investment experience during the remainder of the fiscal year and may be

subject to changes based on tax regulations. The Fund will send stockholders a Form 1099-DIV for the calendar year that will indicate how to report these distributions for federal income tax purposes.

No conclusions should be drawn about the Fund's investment performance from the amount of the Fund's distributions.

Average annual total return (in relation to NAV) for the 5-year period ending on September 30, 2026	-7.35%
Annualized current distribution rate expressed as a percentage of NAV as of September 30, 2026	10.93%
Cumulative total return (in relation to NAV) for the fiscal year through September 30, 2026	-1.72%
Cumulative fiscal year distributions as a percentage of NAV as of September 30, 2026	2.73%

No conclusions should be drawn about the Fund's investment performance from the amount of the Fund's distributions.

Stockholders should consult their tax advisor for proper tax treatment of the Fund's distributions.

About the Fund

Herzfeld Credit Income Fund, Inc. (the "Fund") is a non-diversified, closed-end management investment company incorporated under the laws of the State of Maryland on March 10, 1992, and has registered as an investment company under the Investment Company Act of 1940 (the "1940 Act"). The Fund's investment adviser is Thomas J. Herzfeld Advisors, Inc. (the "Adviser"). The Fund's primary investment objective is maximizing risk adjusted total returns with a secondary objective of generating high current income for stockholders. In accordance with the investment objective, the Fund's current principal investment strategies and policies focus on investing in credit related instruments, including equity and junior debt tranches of collateralized loan obligations, or "CLOs."

Stockholders should consult their tax advisor for proper tax treatment of the Fund's distributions.

About Thomas J. Herzfeld Advisors, Inc.

Thomas J. Herzfeld Advisors, Inc., founded in 1984, is an SEC registered investment advisor, specializing in investment analysis and account management in closed-end funds.

More information about the advisor can be found at www.herzfeld.com.

Past performance is no guarantee of future performance. An investment in the Fund is subject to certain risks, including market risk. In general, shares of closed-end funds often trade at a discount from their net asset value and at the time of sale may be trading on the exchange at a price which is more or less than the original purchase price or the net asset value. There can be no assurance that any Share repurchases will reduce or eliminate the discount of the Fund's

market price to the Fund's net asset value per share. An investor should carefully consider the Fund's investment objective, risks, charges and expenses. Please read the Fund's disclosure documents before investing.

Forward-Looking Statements

This press release, and other statements that Thomas J. Herzfeld Advisors, Inc. ("TJHA") or the Fund may make, may contain forward looking statements within the meaning of the Private Securities Litigation Reform Act, with respect to the Fund's or TJHA's future financial or business performance, strategies or expectations. Forward-looking statements are typically identified by words or phrases such as "trend," "potential," "opportunity," "pipeline," "believe," "comfortable," "expect," "anticipate," "current," "intention," "estimate," "position," "assume," "outlook," "continue," "remain," "maintain," "sustain," "seek," "achieve," and similar expressions, or future or conditional verbs such as "will," "would," "should," "could," "may" or similar expressions. TJHA and the Fund caution that forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time. Forward-looking statements speak only as of the date they are made, and TJHA and the Fund assume no duty to and do not undertake to update forward-looking statements. Actual results could differ materially from those anticipated in forward-looking statements and future results could differ materially from historical performance. With respect to the Fund, the following factors, among others, could cause actual events to differ materially from forward-looking statements or historical performance: (1) shares of the Fund may trade at a discount from Net Asset Value; (2) risk of investment in CLOs and related securities generally; (3) dependence on managers of the CLOs in which the Fund invests; (4) the Fund is exposed to risks associated with equity and equity-linked securities to the extent that adverse equity market conditions could negatively impact the ability of the borrowers to make payment of interest and/or principal with respect to loans underlying the CLOs in which the Fund invests; (5) as a "non-diversified" investment company, the Fund's investments involve greater risks than would be the case for a similar diversified investment company; (6) the Adviser's judgment about the attractiveness, relative value or potential appreciation of a particular security or investment strategy may prove incorrect; and (7) market disruption risks, including certain events that have had a disruptive effect on the securities markets, generally, such as pandemics, terrorist attacks, war and other geopolitical events, hurricanes, droughts, floods and other natural disasters. Annual and Semi-Annual Reports and other regulatory filings of the Fund with the SEC are accessible on the SEC's website at www.sec.gov and on TJHA's website at www.herzfeld.com/herz and may discuss these or other factors that affect the Fund. The information contained on TJHA's website is not a part of this press release.

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