

EMPIRE

Bancshares, Inc.

August 17, 2026

Dear Valued Shareholder:

We are pleased to announce that EBSH shareholders *overwhelmingly* approved all four ballot initiatives at the August 17, 2026, Empire Bancshares annual meeting.

Moreover, we are pleased to announce that two of the four required regulatory approvals have been received. Consequently, we feel optimistic that the acquisition of Empire Bancshares to Interra Credit Union will likely take place either in the fourth quarter of 2026 or the first quarter of 2027.

Below is a summary of what to expect next along with important news regarding upcoming dividends and the final disposition of Empire stock.

Once the legal closing occurs, we will then determine an appropriate amount of dividend distributions to shareholders while reserving some funds for final expenses and taxes. We expect the first distribution to be a large one. After all expenses and taxes have been paid, we will then issue a final distribution to all shareholders.

One very important point for your edification. Our transfer agent has informed us that they require the actual physical stock certificates in exchange for payment of dividends for stock that is held in certificated form (which is many of you). They do NOT require any such exchange for stock owned in "book entry" form. ***Thus, we are giving you advance notice of the need for you to find your physical stock certificates.*** Lost stock certificates can be replaced but there is a hefty fee to the shareholder, and it will delay your dividend distribution. ***Thus, we urge you to diligently and comprehensively seek to find your original stock certificates.***

Enclosed is a Notice from Broadridge, our transfer agent, regarding details on exchanging your physical stock certificates so that you can receive the expected dividend payments. ***Please note, when sending stock certificates in the mail, we strongly recommend using insured, overnight mail.***

EMPIRE

Bancshares, Inc.

A few other important matters for your consideration:

1. We urge you to set up direct deposit of your dividends as the postal system has become increasing undependable and thieves are still raiding mailboxes. You can do this by completing the enclosed ACH form and returning it directly to Broadridge.
2. If you already have your Broadridge account set up for direct deposit, then you don't need to complete any additional paperwork UNLESS you have changed bank account information.
3. If you have a change of address, please notify Broadridge or The Hicksville Bank as soon as possible. We want to have current information on file for future communication.

As always, we appreciate your support and are here to assist you should you have any questions, suggestions, or concerns. Please be alert for future communications.

Best Regards,



Greg Smitley
CEO
419.518.2511
gsmitley@thb.bank



Mindy Bobay
President/CFO
419.518.25252
mbobay@thb.bank



Carley Harvey
AVP, Corporate Secretary
419.518.2532
charvey@thb.bank

Enclosure