



As you may be aware, the shareholders of Empire Bancshares Inc. ("the Company" or "EBSH") voted to approve the merger of the Company with Interra Credit Union (the "Merger"). The Merger is expected to be completed in the upcoming months.

In an effort to streamline the exchange process, Broadridge Corporate Issuer Solutions ("Broadridge") is providing you with an opportunity to convert your certificated shares to electronic format ahead of the effective date. If your shares are represented by a physical stock certificate, we encourage you to surrender them to Broadridge now. If you are no longer in possession of the original certificate(s), you may contact Broadridge to begin the lost certificate process.

Should you choose to not surrender your certificate(s) at this time, another request for your original certificate(s) will be mailed to you once the exchange becomes formally effective. Any unexchanged shares will eventually be subject to escheatment regulations.

For details and instructions, please see the back of this coupon. Please send your certificate(s) and/or this coupon to Broadridge.

Contact us anytime!



Phone: 1-877-830-4936 **International:** 1-720-378-5591



Email: shareholder@broadridge.com **Fax:** (215) 553-5402



Address:

Broadridge Shareholder Services
c/o Broadridge Corporate Issuer Solutions
PO Box 1342
Brentwood, NY 11717-0718

Shareholder Account Number: 12699-_____

Account Registration: _____

Shareholder Phone Number: _____

Shareholder Email Address: _____

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Please convert the enclosed stock certificate(s) to Book-Entry in DRS for safekeeping. Use this coupon as authorization for Broadridge to release any restriction that may have been placed on the certificate(s) which was/were previously reported as lost and/or stolen. *Original stock certificate(s) must be presented.*

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Please accept this as notification that I/we are no longer in possession of the original certificate(s) in association with this account and issue lost certificate replacement documentation. I/We understand that all documentation will be issued to the mailing address on file with Broadridge.

All completed coupons and certificates (if applicable) must be submitted via mail to one of the below addresses:

Standard Mail:
Broadridge Corporate Issuer Solutions
P.O. Box 1342
Brentwood, NY 11717

Overnight Packages:
Broadridge Corporate Issuer Solutions
1155 Long Island Ave.
Edgewood, NY 11717
Attn: IWS

The signature of all owner(s)/authorized parties is required to process this transaction: I/we (the undersigned) acknowledge that all requests submitted via this transaction form will be processed per the terms and conditions described within the Plan document. I/We (the undersigned) have read and accept all terms for this transaction as described within this Plan document.

Signature of Registered Shareholder

Date

Signature of Registered Shareholder

Date

Action will only be taken on accounts with certificates in association. If the coupon is delivered to Broadridge without a signature, the coupon will be processed as marked.