

**NOTICE TO THE STOCKHOLDERS OF
HOME CREDIT MUTUAL BUILDING & LOAN ASSOCIATION, INC.**

The 2026 Annual Stockholders' Meeting (ASM), to be held on the fourth Thursday of April as per the By-laws, has been **postponed to July 22, 2026** due to the schedule of filing of the company's Audited Financial Statement (AFS) and Annual Reports which are among the requirements of the Securities and Exchange Commission for the holding of the ASM. A notice of the meeting with the agenda will be issued accordingly.

KEVIN LYNCH
President