

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

Due to ongoing preparations of required reports to be submitted to the Securities and Exchange Commission, the 2026 Annual Stockholders' Meeting (ASM), scheduled on July 22, 2026, has been postponed to a later date to be determined by the Board. A notice of the new ASM schedule will be sent to you.

KEVIN LYNCH
President