



June 22, 2026

Dear Member,

On behalf of True Sky Federal Credit Union, the Merging Credit Union, I am pleased to share exciting news. We have received regulatory approval to pursue a merger with Randolph-Brooks Federal Credit Union, the Continuing Credit Union. Please review the enclosed Notice of Special Meeting of the Members of True Sky Federal Credit Union for important information about the merger, such as voting instructions and the benefits you can expect to receive as a result of the merger.

Unlike bank mergers that are designed to make money for stockholders, this merger is for you, our member. As discussed in the enclosed Notice of Special Meeting, this merger will result in a wider variety of competitive services, products and conveniences. Beyond these immediate benefits, this merger will combine two established organizations that share similar values and commitment to their members, people and culture. These two credit unions share a core purpose of advancing and promoting the interests of our member owners to empower people to achieve their financial goals. With the combined vision, people, and capabilities of these two organizations, we expect that our members, communities and employees will receive lasting benefits.

True Sky Federal Credit Union's Board of Directors and management support this merger. However, the final decision is up to you. Your vote to approve this merger is very important. The merger must have the approval of a majority of the members of the credit union voting on the proposal. There will be a special meeting to consider the merger proposal at 2 p.m. on Wednesday, Aug. 12, 2026, at Embassy Suites by Hilton Norman Hotel & Conference Center, 2501 Conference Drive, Norman, Oklahoma 73069. If you cannot attend the meeting to personally deliver your ballot, you can vote online at <https://trueskycu.cuballot.com> by selecting the Begin Voting button or complete the ballot and return it in the enclosed, postage-paid envelope so that it is received by the third-party auditing firm CU Ballot – Election Processing, E Space Communications, Inc., P.O. Box 3156, Dublin, OH 43016-9842. To be counted, your ballot must reach us no later than 2 p.m. on Aug. 12, 2026.

We greatly appreciate your membership and thank you for your support.

A handwritten signature in black ink, appearing to read "Terry Davidson", written over a light blue horizontal line.

Terry Davidson, Board Chairman



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## Notice of Meeting of the Members of True Sky Federal Credit Union

The Board of Directors of True Sky Federal Credit Union (“True Sky”) have called a special meeting of the members at Embassy Suites by Hilton Norman Hotel & Conference Center, 2501 Conference Drive, Norman, Oklahoma 73069 on August 12, 2026, at 2:00 PM CST. All mailed in ballots must be received by August 12, 2026 at 2:00 PM CST to be counted.

The meeting will have two purposes:

1. To consider and act upon a plan and proposal for merging True Sky, with and into Randolph-Brooks Federal Credit Union (herein after referred to as “RBFCU” or the “Continuing Credit Union”), whereby all of the assets and liabilities of True Sky will be merged with and into the Continuing Credit Union (the “Merger”). All members of True Sky will become members of the Continuing Credit Union and will be entitled to and will receive shares in the Continuing Credit Union for any shares they own in True Sky on the effective date of the Merger; and
2. To ratify, confirm and approve the action of the Board of Directors in authorizing the officers of True Sky, subject to the approval of members, to do all things and to execute all agreements, documents, and other papers necessary to carry out the proposed Merger.

The Board of Directors of True Sky encourages you to attend the meeting and vote on the proposed Merger. Whether or not you plan to attend the meeting, we urge you to sign, date and properly return the enclosed ballot in the enclosed postage paid envelope to vote on the proposed merger.

If the Merger is approved, our credit union will transfer all its assets and liabilities to RBFCU. As a member of our credit union, you will become a member of RBFCU following the completion of the Merger. On the completion date of the Merger, you will receive shares in RBFCU for the shares you now own in our credit union.

Your Board of Directors recommends that you vote "yes" on the Merger.

If you wish to submit comments about the Merger to share with other members, you may submit them to the National Credit Union Administration at <https://www.ncua.gov/support-services/credit-union-resources-expansion/credit-union-merger-resources/comments-proposed-credit-union-mergers> or mail to:

NCUA – Office of Credit Union Resources and Expansion  
1775 Duke Street, Alexandria, VA 22314  
RE: Member-to-Member Communications for True Sky Federal Credit Union

The NCUA will post comments received from members on its website along with the member's name, subject to the limitations and requirements of its regulations.

### ***Other Information Related to the Proposed Merger***

The True Sky Board of Directors has carefully evaluated and analyzed the assets and liabilities of the credit unions and the value of shares in both credit unions. The financial statements of both credit unions, as well as the projected combined financial statement of the Continuing Credit Union, follow as separate documents. In addition, the following information applies to the proposed Merger.

#### ***Reasons for merger:***

The Board of Directors has concluded that the proposed merger is desirable and in the best interest of members because:

- **True Sky Representation.** Four members of the True Sky board of directors will be on the board of the Continuing Credit Union (two of whom will have full voting rights and two of whom will have advisory positions) and the remaining directors of the True Sky board of directors will be invited to serve on a Regional Advisory Board of the Continuing Credit Union to ensure the needs of our member's and community continue to be served to the same standards and extent that it is today.
- **True Sky Charitable Causes and Community Impact.** For at least two years after the Merger, the Continuing Credit Union will make a cash contribution to the True Sky Foundation that is at least equal to the dollar amount True Sky contributed for the year ended December 31, 2025. Additionally, the True Sky Foundation will continue in existence after the Merger. Furthermore, RBFCU has a longstanding tradition of giving that includes monetary donations, volunteer hours and support for educators, local food banks, holiday gift and supply drives, significant contributions in response to natural disasters and economic hardship, and the community at large.
- **Increased employee compensation and career development.** As part of a larger organization, all continuing True Sky employees (except the President/CEO) will receive a 15% increase in base pay, be eligible for retention bonuses (as described in more detail below) and have more pathways for career growth. For example, RBFCU offers tuition reimbursement and even provides a bonus when an employee completes certain employment-related degrees or certifications. Moreover, RBFCU has an internal Learning & Development department with training opportunities, including coordinating guest speakers and providing access to coursework for skills development. The Continuing Credit Union has committed to use commercially reasonable effort to retain all True Sky employees for at least two years after the Merger.
- **Enhanced technology and infrastructure.** RBFCU is a member of the CO-OP surcharge-free ATM network, and after the Merger is complete, True Sky members will continue to have access to more than 30,000 surcharge-free ATMs worldwide and shared branch locations. All True Sky members will gain access to industry-leading products and services, supported by RBFCU's online banking platform, the RBFCU Mobile® app and a suite of security features that streamline banking across products and devices.
- **Economies of scale and cost efficiencies.** True Sky members will gain the benefits of being part of a larger entity, which translates to lower fees, more products and services, and more favorable interest rates.

In specific support of the Merger, the following is a list of some of the many financial products, services, and benefits that the Continuing Credit Union can provide to True Sky members:

- Enhanced secure online and mobile platforms;
- Continued access to a network of over 30,000 surcharge free ATMs;
- Infrastructure built to serve an expanding field of membership;
- Additional enhanced share and checking account options;
- Full business suite of products, including merchant services;
- Financial education and planning tools, including extensive workshops and counseling;
- Credit card rewards programs;
- Competitive credit card offerings;
- Comprehensive insurance offerings;
- Retirement plans for school employees;
- Broad residential and commercial real estate financing options;
- More extensive financial advisory and retirement trust options through CUSO affiliates;
- And more!

***Net Worth:*** The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. True Sky does not have a higher net worth ratio than RBFCU.

***Share Adjustment or Distribution:*** True Sky will not distribute a portion of its net worth to its members in the Merger. The Board of Directors has determined a share adjustment, or other distribution of True Sky's net worth is unnecessary because it is not in the best interest of the membership and these accumulated earnings will serve the membership better through expansion of resources and product offerings.

***Locations of the merging and continuing credit unions:***

True Sky's main office at 10201 S Western Avenue, Oklahoma City, Oklahoma 73139, and all 14 of True Sky's locations will become branches of the Continuing Credit Union and remain open for a minimum of 24 months after the Merger. After the Merger, the Continuing Credit Union will re-open True Sky's "Norman" and "Edmond" branches. The Continuing Credit Union will use the True Sky name on the True Sky's branches for at least one year after the Merger, which may be referred to as a "division of" or "partner of" Randolph-Brooks Federal Credit Union, or similarly phrased language. See the attachment included with this notice for a list of all True Sky's locations.

RBFCU's main office at 1 IKEA-RBFCU Pkwy, Live Oak, Texas 78233, and all 64 of RBFCU's locations will remain open following the Merger and will become branches of the Continuing Credit

Union. See the attachment included with this notice for a list of all RBFCU’s locations.

**Merger related financial arrangements:** NCUA Regulations require merging credit unions to disclose certain increases in compensation that any of the merging credit union’s officials or the five most highly compensated employees have received or will receive in connection with the Merger. The individuals discussed below will be eligible to receive such compensation as well as all True Sky employees who continue employment with RBFCU after the merger.

**All** True Sky employees (except Sean Cahill, President and CEO) will receive a 15% increase in base pay (“New Base Salary”).

Additionally, to encourage retention of True Sky employees after the Merger, a retention bonus program will be put in place that will pay bonuses after the transfer date of True Sky’s systems to RBFCU’s systems (“Conversion”). Conversion is expected to occur between 8 and 12 months after the Merger is completed.

Retention Bonus Program for all True Sky employees:

- **90-day Bonus:** Ninety days after Conversion, each former True Sky employee will receive a cash retention bonus equal to a percentage of their New Base Salary.
- **1-year Bonus:** One year after Conversion, each former True Sky employee will receive (i) a bonus equal to a percentage of their New Base Salary; and (ii) a special contribution to their account under the True Sky 401(k) Plan (or an equivalent cash retention bonus at RBFCU’s sole discretion).
- **2-year Bonus:** Two years after the Conversion, each former True Sky employee will receive a special contribution to their account under the True Sky 401(k) Plan (or an equivalent cash retention bonus at RBFCU’s sole discretion).

| Name            | Title                                 | Description of Increase        | Amount    |
|-----------------|---------------------------------------|--------------------------------|-----------|
| Sean Cahill     | President and Chief Executive Officer | 90-days Bonus after Conversion | \$277,200 |
|                 |                                       | 1-year Bonus after Conversion  | \$118,800 |
|                 |                                       | 2-year Bonus after Conversion  | \$39,600  |
| Julie Gamblin   | Chief of Staff                        | 90-days Bonus after Conversion | \$105,656 |
|                 |                                       | 1-year Bonus after Conversion  | \$45,281  |
|                 |                                       | 2-year Bonus after Conversion  | \$15,094  |
|                 |                                       | Increase in base salary        | \$39,375  |
| Thomas Michaud  | Chief Information Officer             | 90-days Bonus after Conversion | \$88,550  |
|                 |                                       | 1-year Bonus after Conversion  | \$37,950  |
|                 |                                       | 2-year Bonus after Conversion  | \$12,650  |
|                 |                                       | Increase in base salary        | \$33,000  |
| Jennifer Murphy | VP of Lending                         | 90-days Bonus after Conversion | \$74,463  |
|                 |                                       | 1-year Bonus after Conversion  | \$31,913  |
|                 |                                       | 2-year Bonus after Conversion  | \$10,638  |
|                 |                                       | Increase in base salary        | \$27,750  |
| Andrea Tomlin   | VP of Innovation & Special Projects   | 90-days Bonus after Conversion | \$64,400  |
|                 |                                       | 1-year Bonus after Conversion  | \$27,600  |
|                 |                                       | 2-year Bonus after Conversion  | \$9,200   |
|                 |                                       | Increase in base salary        | \$24,000  |

Please note that the proposed Merger must have the approval of the majority of members who vote.

Enclosed with this Notice of Special Meeting is a Ballot for Merger Proposal. If you cannot attend the meeting to personally deliver your ballot, you can vote online at <https://trueskycu.cuballot.com> by selecting the Begin Voting button or complete the ballot and return it in the enclosed, postage-paid envelope so that it is received by the third-party auditing firm CU Ballot – Election Processing, E Space Communications, Inc., P.O. Box 3156, Dublin, OH 43016-9842. To be counted, your Ballot must be received by August 12, 2026 at 2:00 PM CST.

BY THE ORDER OF THE BOARD OF DIRECTORS:



Terry Davidson, Board Chairman

June 22, 2026

Date

### True Sky Branch Locations

1. **Western**  
10201 S. Western Ave,  
Oklahoma City OK 73139
2. **Capitol Hill**  
3805 S. Western Ave,  
Oklahoma City OK 73109
3. **Northwest**  
8230 NW Expressway,  
Oklahoma City OK 73162
4. **Tri-City**  
761 NW 32nd St,  
Newcastle OK 73065
5. **Mustang**  
361 E. Highway 152,  
Mustang OK 73064
6. **23rd Street**  
1841 NE 23rd St,  
Oklahoma City OK 73111
7. **Norman Tecumseh**  
3301 W. Tecumseh Rd,  
Norman OK 73072
8. **Northeast**  
5029 N. Martin Luther  
King Ave,  
Oklahoma City OK 73111
9. **Midwest City**  
7607 E. Reno Ave,  
Midwest City OK 73110
10. **Yukon**  
1301 S. Ranchwood Blvd,  
Yukon OK 73099
11. **2nd Street**  
1127 2nd St,  
Edmond OK 73034
12. **Chandler**  
1906 East 1st (Hwy 66),  
Chandler OK 74834
13. **Davenport**  
900 Broadway,  
Davenport OK 74026
14. **FAA Campus**  
6435 S. Denning Ave,  
Building 30,  
Oklahoma City OK 73169

### RBFCU Branch Locations

1. **Allen**  
404 E. Stacey Rd,  
Allen TX 75002
2. **Austin Highway**  
1032 Austin Highway,  
San Antonio TX 78209
3. **Bandera**  
11432 W. Loop 1604 N,  
San Antonio TX 78254
4. **Bedford**  
3756 Cheek Sparger Rd,  
Bedford TX 76021
5. **Ben White**  
205 West Ben White Blvd,  
Austin TX 78704
6. **Bitters**  
2514 N. Loop 1604 W,  
San Antonio TX 78248
7. **Boerne**  
1338 S. Main St,  
Boerne TX 78006
8. **Broadway**  
8539 Broadway St,  
San Antonio TX 78217
9. **Brooks**  
3818 Goliad Rd,  
San Antonio TX 78223
10. **Buda**  
5045 East Goforth St,  
Buda TX 78610
11. **Bulverde Crossing**  
155 Bulverde Crossing,  
Bulverde TX 78163
12. **Cedar Park**  
1110 N. Bell Blvd,  
Cedar Park TX 78613
13. **Cimarron**  
3002 Cimarron Blvd,  
Corpus Christi TX 78414
14. **Creekside**  
204 Creekside Crossing,  
New Braunfels TX 78130
15. **Culebra**  
10567 Culebra Rd,  
San Antonio TX 78250
16. **DNT Eldorado**  
11350 Dallas North Tollway,  
Frisco TX 75034
17. **Domain**  
10712 Burnet Rd,  
Austin TX 78758
18. **Dripping Springs**  
1040 Rob Shelton Blvd,  
Dripping Springs TX 78620
19. **Encino**  
21910 US Highway 281 N,  
San Antonio TX 78258
20. **Floresville**  
156 US Highway 181 N,  
Floresville TX 78114
21. **Four Points**  
6911 Ranch Road 620,  
Austin TX 78730
22. **Frisco**  
4040 Preston Rd,  
Frisco TX 75034
23. **Garland**  
5005 N President George  
Bush Hwy, Garland TX 75040
24. **Georgetown**  
1209 W. University Ave,  
Georgetown TX 78628
25. **Gold Canyon**  
2080 North Loop 1604 E,  
San Antonio TX 78232
26. **Gonzales**  
1712 E. Sarah DeWitt Dr,  
Gonzales TX 78629
27. **Keller**  
100 Keller Pkwy,  
Keller TX 76248

28. **Kerrville**  
1801 Sidney Baker,  
Kerrville TX 78028
29. **Kyle**  
20613 IH-35 North,  
Kyle TX 78640
30. **Lake Creek**  
10135 Lake Creek Pkwy,  
Austin TX 78729
31. **Leon Valley**  
6700 Bandera Rd,  
Leon Valley TX 78238
32. **Live Oak**  
12415 Old Converse Rd,  
Live Oak TX 78233
33. **Lockhart**  
1340 S. Colorado St,  
Lockhart TX 78644
34. **Manor**  
10607 U.S. Highway 290 E.,  
Manor TX 78653
35. **Marshall Rd**  
23737 Bulverde Rd,  
San Antonio TX 78259
36. **McKinney**  
2093 N. Central Exp,  
McKinney TX 75070
37. **Mission South**  
201 SW Military Dr,  
San Antonio TX 78221
38. **Mopac**  
5300 S. Mopac,  
Austin TX 78749
39. **New Braunfels**  
994 N IH-35,  
New Braunfels TX 78130
40. **North Austin**  
14001 Owen Tech Blvd,  
Austin TX 78728
41. **Northcliffe**  
22015 N. IH-35,  
Schertz TX 78154
42. **Oak Run**  
1870 W. State Hwy 46,  
New Braunfels TX 78132
43. **Parmer Lane**  
3201 E. Whitestone Blvd,  
Cedar Park TX 78613
44. **Plano**  
1801 Dallas Pkwy,  
Plano TX 75093
45. **Portland**  
1650 U.S. Highway 181  
Frontage Road,  
Portland TX 78374
46. **Potranco**  
10581 Potranco Rd,  
San Antonio TX 78251
47. **Randolph**  
701 Harmon Dr Bldg 290,  
Randolph AFB TX 78148
48. **Rigsby**  
2202 Semlinger Rd,  
San Antonio TX 78220
49. **Round Rock**  
101 University Oaks Blvd,  
Round Rock TX 78665
50. **San Marcos**  
1203 Thorpe Lane,  
San Marcos TX 78666
51. **Schertz**  
4980 FM 3009,  
Schertz TX 78154
52. **Seguin**  
1600 E. Court St,  
Seguin TX 78155
53. **Seguin NW**  
1103 N. Highway 46,  
Seguin TX 78155
54. **Seton**  
3110 North Lamar Blvd,  
Austin TX 78705
55. **South Park Meadows**  
315 W. Slaughter Lane,  
Austin TX 78748
56. **South San**  
8159 S. IH-35,  
San Antonio TX 78224
57. **Staples**  
5253 S. Staples St.,  
Corpus Christi TX 78411
58. **Stone Hill**  
19001 Limestone Commercial  
Dr, Pflugerville TX 78660
59. **Summit**  
6475 Baywater Dr,  
San Antonio TX 78229
60. **The Colony**  
4049 State Highway 121,  
The Colony TX 75056
61. **Thousand Oaks**  
12307 Nacogdoches Rd,  
San Antonio TX 78217
62. **UTSA**  
14410 IH-10 West,  
San Antonio TX 78249
63. **Windcrest**  
7720 IH-35 North,  
San Antonio TX 78218
64. **Wonder World**  
1210 Wonder World Dr,  
San Marcos TX 78666
65. **Woodlake**  
7649 FM 78,  
San Antonio TX 78244

# Pro Forma Combined Balance Sheet at 3/31/26

(\$ in thousands)

|  | True Sky FCU            |                              |                           | Randolph Brooks FCU     |                         | Combined               |  |
|--|-------------------------|------------------------------|---------------------------|-------------------------|-------------------------|------------------------|--|
|  | Book Value<br>3/31/2026 | Due Diligence<br>Adjustments | Fair Value<br>Adjustments | Fair Value<br>3/31/2026 | Book Value<br>3/31/2026 | Pro Forma<br>3/31/2026 |  |
| Cash & Cash Equivalents                | \$ 90,424               | \$ -                         | \$ -                      | \$ 90,424               | \$ 350,655              | \$ 441,079             |  |
| Investments                            | 105,066                 | -                            | -                         | 105,066                 | 5,045,638               | 5,150,704              |  |
| Gross Loans                            | 528,315                 | -                            | -                         | 528,315                 | 13,095,925              | 13,624,240             |  |
| Market Adjustment                      | -                       | -                            | (31,413)                  | (31,413)                | -                       | (31,413)               |  |
| Fees, Premiums, Discounts              | 1,163                   | -                            | (1,163)                   | -                       | -                       | -                      |  |
| Allowance for Credit Losses            | (8,709)                 | -                            | (4,885)                   | (13,595)                | (127,228)               | (140,823)              |  |
| Net Loans                              | 520,768                 | -                            | (37,461)                  | 483,307                 | 12,968,697              | 13,452,004             |  |
| Land & Building                        | 42,089                  | -                            | (12,790)                  | 29,299                  | 232,840                 | 262,139                |  |
| All Other Assets                       | 32,159                  | (1,116)                      | -                         | 31,044                  | 468,062                 | 499,106                |  |
| Core Deposit Intangible                | -                       | -                            | 18,258                    | 18,258                  | -                       | 18,258                 |  |
| NCUSIF                                 | 6,490                   | -                            | -                         | 6,490                   | 126,358                 | 132,848                |  |
| Goodwill                               | -                       | -                            | 37,059                    | 37,059                  | -                       | 37,059                 |  |
| <b>Total Assets</b>                    | <b>\$ 796,996</b>       | <b>\$ (1,116)</b>            | <b>\$ 5,066</b>           | <b>\$ 800,946</b>       | <b>\$ 19,192,250</b>    | <b>\$ 19,993,196</b>   |  |
| Core Deposits                          | \$ 470,067              | \$ -                         | \$ -                      | \$ 470,067              | \$ 11,053,575           | \$ 11,523,642          |  |
| Time Deposits                          | 265,272                 | -                            | 1,089                     | 266,361                 | 4,456,452               | 4,722,813              |  |
| Total Deposits                         | 735,339                 | -                            | 1,089                     | 736,428                 | 15,510,027              | 16,246,455             |  |
| Borrowed Funds                         | 20,071                  | -                            | -                         | 20,071                  | 1,100,115               | 1,120,186              |  |
| Other Liabilities                      | 5,015                   | 25,833                       | -                         | 30,847                  | 262,973                 | 293,821                |  |
| Total Liabilities                      | 760,424                 | 25,833                       | 1,089                     | 787,346                 | 16,873,115              | 17,660,461             |  |
| Net Income                             | (72)                    | -                            | 72                        | -                       | 49,010                  | 49,010                 |  |
| Undivided Earnings / Retained Earnings | 48,585                  | (26,948)                     | (21,636)                  | -                       | 2,480,972               | 2,480,972              |  |
| Equity Acquired in Merger              | -                       | -                            | 13,600                    | 13,600                  | 86                      | 13,686                 |  |
| OCI / Unrealized Losses                | (11,942)                | -                            | 11,942                    | -                       | (210,933)               | (210,933)              |  |
| Total Equity                           | 36,572                  | (26,948)                     | 3,977                     | 13,600                  | 2,319,135               | 2,332,735              |  |
| <b>Total Liabilities &amp; Equity</b>  | <b>\$ 796,996</b>       | <b>\$ (1,116)</b>            | <b>\$ 5,066</b>           | <b>\$ 800,946</b>       | <b>\$ 19,192,250</b>    | <b>\$ 19,993,196</b>   |  |

  

| Net Worth Analysis                 |               |
|------------------------------------|---------------|
| 3/31/2026                          | Pro Forma     |
| <b>Total Equity / Total Assets</b> | <b>11.67%</b> |
| CECL Transition <sup>1</sup>       | 13,147        |
| <b>Pro Forma PCA Net Worth</b>     | <b>12.78%</b> |

(\$ in thousands)

**Total Equity / Total Assets**  
CECL Transition <sup>1</sup>  
**Pro Forma PCA Net Worth**

(1) CECL Transition as of 12/31/2025 call report

March 2026 Year-To-Date Income Statement

(\$ in thousands)

|  | True Sky  |                | Randolph Brooks |               | Pro Forma Combined |               |
|--|-----------|----------------|-----------------|---------------|--------------------|---------------|
|  | YTD       | YTD            | YTD             | YTD           | YTD                | YTD           |
|  | 3/31/2026 | 3/31/2026      | 3/31/2026       | 3/31/2026     | 3/31/2026          | 3/31/2026     |
| Loan Interest Income                   | \$ 7,757  | \$ 195,819     | \$              | 203,576       | \$                 | 203,576       |
| Investment Interest Income             | 799       | 58,184         | 58,983          | 58,983        |                    | 58,983        |
| Total Interest Income                  | 8,556     | 254,003        | 262,559         | 262,559       |                    | 262,559       |
| Interest Expense                       | 2,708     | 69,934         | 72,642          | 72,642        |                    | 72,642        |
| Interest Expense on Borrowings         | 206       | 22,910         | 23,116          | 23,116        |                    | 23,116        |
| Net Interest Income (Before Provision) | 5,642     | 161,159        | 166,801         | 166,801       |                    | 166,801       |
| Provision for Credit Loss              | 1,171     | 27,500         | 28,671          | 28,671        |                    | 28,671        |
| Net Interest Income (After Provision)  | 4,471     | 133,659        | 138,130         | 138,130       |                    | 138,130       |
| Non Interest Income                    | 2,755     | 42,467         | 45,222          | 45,222        |                    | 45,222        |
| <b>Noninterest expenses</b>            |           |                |                 |               |                    |               |
| Salary and Benefits                    | 2,421     | 70,254         | 72,675          | 72,675        |                    | 72,675        |
| Occupancy and Fixed Asset              | 621       | 6,218          | 6,839           | 6,839         |                    | 6,839         |
| All Other Expenses                     | 4,255     | 50,644         | 54,899          | 54,899        |                    | 54,899        |
| Non Interest Expenses                  | 7,297     | 127,116        | 134,413         | 134,413       |                    | 134,413       |
| <b>Net Income/(Loss)</b>               | <b>\$</b> | <b>(71) \$</b> | <b>\$</b>       | <b>49,010</b> | <b>\$</b>          | <b>48,939</b> |

Note: "YTD" represents Year-To-Date

March 2026 Last Twelve Months Income Statement

(\$ in thousands)

|  | True Sky  |               | Randolph Brooks |                | Pro Forma Combined |                |
|--|-----------|---------------|-----------------|----------------|--------------------|----------------|
|  | LTM       | LTM           | LTM             | LTM            | LTM                | LTM            |
|  | 3/31/2026 | 3/31/2026     | 3/31/2026       | 3/31/2026      | 3/31/2026          | 3/31/2026      |
| Loan Interest Income                   | \$ 32,283 | \$ 758,202    | \$              | 758,202        | \$                 | 758,202        |
| Investment Interest Income             | 4,813     | 250,867       | 250,867         | 250,867        |                    | 250,867        |
| Total Interest Income                  | 37,096    | 1,009,069     | 1,009,069       | 1,009,069      |                    | 1,009,069      |
| Interest Expense                       | 11,976    | 288,137       | 288,137         | 288,137        |                    | 288,137        |
| Interest Expense on Borrowings         | 838       | 104,023       | 104,023         | 104,023        |                    | 104,023        |
| Net Interest Income (Before Provision) | 24,282    | 616,909       | 616,909         | 616,909        |                    | 616,909        |
| Provision for Credit Loss              | 5,161     | 107,400       | 107,400         | 107,400        |                    | 107,400        |
| Net Interest Income (After Provision)  | 19,121    | 509,509       | 509,509         | 509,509        |                    | 509,509        |
| Non Interest Income                    | 11,347    | 251,408       | 251,408         | 251,408        |                    | 251,408        |
| <b>Noninterest expenses</b>            |           |               |                 |                |                    |                |
| Salary and Benefits                    | 10,777    | 270,058       | 270,058         | 270,058        |                    | 270,058        |
| Occupancy and Fixed Asset              | 2,543     | 25,344        | 25,344          | 25,344         |                    | 25,344         |
| All Other Expenses                     | 17,015    | 202,038       | 202,038         | 202,038        |                    | 202,038        |
| Non Interest Expenses                  | 30,335    | 497,440       | 497,440         | 497,440        |                    | 497,440        |
| <b>Net Income/(Loss)</b>               | <b>\$</b> | <b>133 \$</b> | <b>\$</b>       | <b>263,477</b> | <b>\$</b>          | <b>263,610</b> |

Note: "LTM" represents Last Twelve Months



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### Ballot for Merger Proposal

Name of Member: \_\_\_\_\_

Account Number or Unique ID Number Assigned: \_\_\_\_\_

This ballot must be received by August 12, 2026 at 2:00 PM CST. You may personally vote at the special meeting on August 12, 2026 at 2:00 PM CST. If you cannot attend the special meeting, you can vote online at <https://trueskycu.cuballot.com> by selecting the Begin Voting button or return the ballot in the enclosed, postage-paid envelope.

**Please mail to:**

True Sky Federal Credit Union  
c/o CUBallot – Election Processing  
E Space Communications, Inc.  
P. O. Box 3156  
Dublin, OH 43016-9842

I have read the Notice of Special Meeting for the members of True Sky Federal Credit Union. The meeting will be held on the above date to consider and act upon the merger proposal described in the notice.

**I vote on the proposal as follows (check one box):**

**Approve** the proposed merger and authorize the Board of Directors to take all necessary action to accomplish the merger.

**Do not approve** the proposed merger.

Signed: \_\_\_\_\_

Member's Name Print: \_\_\_\_\_

Date: \_\_\_\_\_