



FEBRUARY 9, 2026

NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of HOLYOKE CREDIT UNION will be held at its main office, 490 Westfield Road, Holyoke, Massachusetts on Monday, March 16, 2026 at 2:30 P.M. (1) To receive financial and other corporate reports; (2) to elect directors of the Credit Union for the ensuing year; (3) to approve Directors' expenses for the prior year; (4) to set (a) the maximum amount of credit which may be extended by the Credit Union and (b) the maximum shares and deposit limits, (5) to consider and act upon proposed Amended and Restated By-Laws and (6) to consider and act upon any matters incidental to the foregoing or as may otherwise properly come before said meeting.

Copies of (a) the Nomination list of all candidates for the office of Board of Director and (b) the proposed Amended and Restated By-Laws as unanimously approved by the Board of Directors of the Credit Union is attached to this notice and is also available for inspection by members at the office of the Credit Union, 490 Westfield Road, Holyoke, during regular business hours up to and including the date of the meeting above specified.

David Viamari

Clerk of Holyoke Credit Union

Attachment 1 – Nomination list of all candidates for the office of Board of Director

Attachment 2 – Proposed Amended and Restated By-Laws