

Appendix J: 6305A Notice of Meeting of Members of the Merging Credit Union

Notice of Meeting of the Members of Healthcare Plus Federal Credit Union

The Board of Directors of Healthcare Plus Federal Credit Union (Healthcare Plus FCU) have called a special meeting of the members of this credit union at Composed Studio & Events, 104 S Main Street, Aberdeen, SD at 7:00 PM on December 8th, 2026.

The purpose of this meeting is:

1. To consider and act upon a plan and proposal for merging Healthcare Plus FCU with and into Norstar Federal Credit Union (Norstar FCU) (hereinafter referred to as the "Continuing Credit Union"), whereby all assets and liabilities of Healthcare Plus FCU will be merged with and into the Continuing Credit Union.

All members of Healthcare Plus FCU will become members of the Continuing Credit Union and will be entitled to and will receive shares in the Continuing Credit Union for the shares they own in Healthcare Plus FCU on the effective date of the merger.

2. To ratify, confirm and approve the action of the Board of Directors in authorizing the officers of Healthcare Plus FCU, 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 Healthcare Plus FCU encourages you to attend the meeting and vote on the proposed merger. Whether or not you expect to attend the meeting, we urge you to sign, date and promptly return the enclosed ballot to vote on the proposed 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 (NCUA) at

<https://www.ncua.gov/support-services/credit-union-resources-expansion/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 Communication for proposed merger of Healthcare Plus FCU with and into Norstar FCU

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 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 proposed merger between Norstar FCU and Healthcare Plus FCU will bring together two financially sound, community-focused institutions to provide members with greater convenience, broader product access, and stronger long-term support. Members will gain access to expanded services. Economies of scale will allow the combined credit union to operate efficiently and invest more effectively in technology, security, and member service. With an estimated net worth ratio of 11.7%, the continuing credit union will remain well capitalized and positioned to serve members with greater resources, expertise, and stability for years to come.

Net worth: The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. Healthcare Plus FCU does not have a higher net worth ratio than Norstar FCU.

Share adjustment or distribution: Healthcare Plus FCU will not distribute a portion of its net worth to its members in the merger. Preserving Healthcare Plus FCU's full capital base contributes to the financial strength of the continuing credit union and members will have access to a broader range of products and services.

Locations of merging and continuing credit union: Members will have access to the following full-service branches

Britton
515 Vander Horck Street
Britton, SD 57430

Aberdeen
203 S. Dakota St.
Aberdeen, SD 57401

Changes to services and member benefits: Member deposits will continue to be insured by the NCUA up to \$250,000. Members whose total deposits across both institutions are in excess of the insurance limit will be notified.

Members will have access to an expanded suite of products and services including student loans, agricultural loans, business loans, and enhanced digital banking.

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. There are no financial arrangements pertaining to this merger.

Please note that a majority of the members who vote on the proposed merger must approve.

Enclosed with this Notice of Special Meeting is a Ballot for Merger Proposal. If you cannot attend the meeting or vote electronically, please complete the Ballot and return it to:

CUBallot - Election Processing

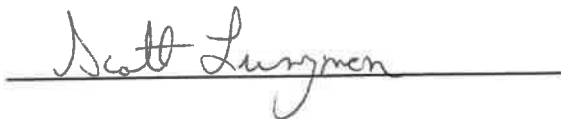
E Space Communications Inc.

P.O. Box 3156

Dublin, OH 43016-9842

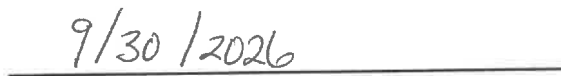
To be counted, your Ballot must be received by 7:00 PM on December 8th, 2026.

BY THE ORDER OF THE BOARD OF DIRECTORS:

A handwritten signature in dark ink, appearing to read "Scott Lunzman", is written over a horizontal line.

Scott Lunzman

Board Chair

A handwritten date "9/30/2026" is written in dark ink over a horizontal line.

Date