Dear Members Plus Credit Union Member,

We are writing to provide an important update regarding the proposed merger between Members Plus Credit Union and Metro Credit Union.

After the original merger notice and voting materials were mailed, we discovered that certain required disclosures were not fully included in the materials provided to members. As a result, we are sending you corrected disclosure information and extending the voting period to ensure every member has adequate time to review the updated information before making a voting decision.

Please Review the Enclosed Corrected Disclosure

Enclosed with this communication is updated information regarding the proposed transaction. We encourage you to carefully review this information, along with the merger materials previously provided, before casting or changing your vote.

Your Voting Rights

As a member of Members Plus Credit Union, you have the right to vote on the proposed merger. To ensure all members have sufficient time to review the corrected disclosure, the voting period has been extended. Ballots will now be accepted through **December 14, 2026.**

If you have **not yet voted**, we encourage you to review the enclosed materials and submit your ballot before the voting deadline.

If you have **already voted**, you may change your vote if the corrected disclosure affects your view of the proposed merger. Instructions for changing a previously submitted ballot are included with this communication. The most recently submitted valid ballot received prior to the voting deadline will be counted.

Our Recommendation

The Members Plus Credit Union Board of Directors unanimously recommends a **YES** vote in favor of this proposal.

We believe this partnership represents a strong and sustainable future for our credit union - one that expands opportunities for our members while remaining true to the values, relationships, and commitment to services that defined Members Plus Credit Union.

Members Plus Credit Union

Your participation in this process is important. Thank you for your membership and for taking the time to consider this important decision.

Sincerely,



Craig Pinkham
Board Chair
Members Plus Credit Union Board Chair

For more information visit: www.membersplusCU.org/metromerger

Notice of Meeting of the Members of Members Plus Credit Union

The Board of Directors of Members Plus Credit Union have called a special meeting of the members of this credit union at The McKeon Post, 4 Hill Top St Dorchester MA 02124 on Monday, December 14, 2026 at 1:00 p.m. The purpose of this meeting is:

1. To consider and act upon a plan and proposal for merging Members Plus Credit Union with and into Metro Credit Union (hereinafter referred to as the "Continuing Credit Union"), whereby all assets and liabilities of Members Plus Credit Union be merged with and into the Continuing Credit Union. All members of Members Plus Credit Union 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 Members Plus Credit Union 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 Members Plus Credit Union, 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 Members Plus Credit Union 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/credit-union- merger-resources/comments-proposed-credit-union-mergers. You may also mail your comments to: National Credit Union Administration, Office of Credit Union Resources and Expansion, 1775 Duke Street, Alexandria, VA 22314. 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 Board of Directors has concluded that the proposed

Merger of Members Plus Credit Union and Metro Credit Union is desirable and in the best interests of members for several reasons, such as better pricing and services, additional products, enhanced convenience and account access and lower operating costs as a larger combined institution. The merged credit union will also achieve economies of scale which will permit it to better compete in the increasingly competitive financial services industry. By joining together, Members Plus Credit Union and Metro Credit Union will retain their members-first philosophy and be better positioned to serve members now and into the future. As a result, the Board of Directors has determined that the opportunity to merge with Metro Credit Union is in the best interests of the members.

If the merger is approved by the members, your savings with the Continuing Credit Union will remain federally insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration, and backed by the full faith and credit of the United States Government.

Net worth: The net worth of a merging credit union at the time of a merger transfers to the continuing credit union. Members Plus Credit Union (11.54%) has a higher net worth ratio than Metro Credit Union (9.02%).

Share adjustment or distribution: Members Plus Credit Union 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 Members Plus Credit Union's net worth is unnecessary because both credit unions are well-capitalized, the merger provides a benefit to both credit unions, and the credit unions desire is to maintain strong capital positioning for further growth and member convenience initiatives.

Locations of merging and continuing credit union: The Members Plus Credit Union seven (7) branch locations will remain open following the merger. In addition, the eighteen (18) current Metro Credit Union branch locations will be available. The combined branch locations are as follows:

Metro CU Branches – 18 Total

Branch	Address	City	State	Zip
Boston - Commonwealth	922 Commonwealth Ave	Boston	MA	02115
Boston - Dorchester	960 Morrissey Blvd	Dorchester	MA	02122
Boston - Mass Avenue	1071 Massachusetts Ave	Boston	MA	02118
Boston - West Roxbury	1985 Centre Street	Boston	MA	02132
Burlington	50 Summit Drive	Burlington	MA	01803
Chelsea - Main Office	200 Revere Beach Parkway	Chelsea	MA	02150
Chelsea - Broadway	365 Broadway	Chelsea	MA	02150
Framingham	1134 Worcester Road	Framingham	MA	01702
Lawrence	215 South Broadway	Lawrence	MA	01843
Lynn	475 Western Avenue	Lynn	MA	01904
Medford	1 Salem Street	Medford	MA	02155
Melrose	108 Main Street	Melrose	MA	02176
Newton	334 Watertown Street	Newton	MA	02458
Peabody - Andover Street	240 Andover Street	Peabody	MA	01960
Peabody - Main Street	68 Main Street	Peabody	MA	01960
Reading	470 Main Street	Reading	MA	01867

Salem	4 Paradise Road	Salem	MA	01970
Tewksbury	1527 Main Street	Tewksbury	MA	01876

Members Plus CU – 7 Total

Branch	**Address**	**City**	**State**	**Zip**
Medford Square	29 High Street	Medford	MA	02155
Everett	650 Broadway	Everett	MA	02149
Norwood	111 Lenox Street	Norwood	MA	02062
Plymouth	53 Commerce Way	Plymouth	MA	02360
Adams Village	494 Gallivan Boulevard	Dorchester	MA	02124
Mass Ave	1165 Massachusetts Avenue	Dorchester	MA	02125
Winchester	63 Shore Road, Suite 11	Winchester	MA	01890

Changes to services and member benefits: The credit unions have made no post- merger plans to reduce branch facilities, ATM network access, or existing accounts and services offerings currently offered or available to Members Plus Credit Union members.

Merger-Related Financial Arrangements: All employees of Members Plus Credit Union who accept employment with the combined credit union and who remain employed in good standing through the systems conversion date slated for March 2027 will be eligible for retention bonuses. These retention bonuses are structured based on tenure and role and are designed to support continuity of service for members throughout the transition.

Retention bonus payments are a standard component of credit union mergers and are intended to ensure that experienced employees remain in place to serve members without disruption during the integration period. They also recognize the important role employees play in serving members every day and the knowledge and relationships that are critical to a smooth and successful transition.

In accordance with National Credit Union Administration (NCUA) regulations, merging credit unions are required to disclose all merger-related financial arrangements provided to "covered persons," including board officials and the five most highly compensated employees. The information below reflects a complete, true, and accurate description of these arrangements as required by NCUA regulations:

Employee Name	Employee Title	Current Salary	Future Salary	Retention Bonus	Total Additional Value
Michael Wilberton	CEO	$234,943.10	$246,330.26	$61,582.57	$72,969.73
Jill DeAlmeida	SVP/Chief Operating Officer	$161,200.00	$167,400.00	$55,800.00	$62,000.00
Eric Rich	VP Real Estate Lending	$157,612.36	$162,573.52	$40,643.38	$45,604.54
Justin Lasko	VP Branch Admin/Operations	$135,283.20	$140,364.22	$46,788.07	$51,869.09
Laura Ganat	Mortgage Lending Manager	$104,035.10	$107,382.76	$26,845.69	$30,193.35

The MPCU pension plan is in process of being terminated, and distributions will occur at a future date after the merger is effective.

Member Approval and Ballot:

Please note that the proposed merger must have the approval of the majority of members who vote. In accordance with its Bylaws, Members Plus Credit Union is conducting the member vote on the merger proposal through a mail-in, online, or in-person ballot to the Members Plus Credit Union members. The ballot distribution, collection, custody and tabulation will be conducted by an independent third party company, CUBallot.

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 December 14, 2026, at 1:30 p.m. You may also cast your vote in-person at the meeting. Branches cannot accept ballots or mail ballots for members.

BY THE ORDER OF THE BOARD OF DIRECTORS:



Craig Pinkham, Chairman Date: October 14, 2026

Ballot for Merger Proposal

Name of Member: _____

Account Number:

Your credit union must receive this ballot by December 14, 2026

Please mail or bring it to:
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 Members Plus 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.

_____ _____
Member Signature Date

_____
Member Name (printed)