

CUSTOMER NOTICE OF BRANCH CLOSING

September 2, 2025

Dear Capra Bank Customer:

The Capra Bank Albuquerque branch located at 400 Tijeras Ave NW, Suite 150, Albuquerque, NM 87102 will be closing on December 1, 2025. All accounts currently maintained at this branch will be transferred to our new branch, to be located at 5171 Lang Ave NE, Albuquerque, NM 87103. Your accounts will be transferred automatically to the branch. No action by you will be necessary.

Any person wishing to comment on this branch closing may file comments with the Regional Director of the Federal Deposit Insurance Corporation at its Regional Office located at 1100 Walnut Street, Suite 2100, Kansas City, Missouri, 64106-2180, or via email to KCMailRoom@FDIC.gov. The agency does not have the authority to approve or prevent the branch closing.

The facility at 400 Tijeras Ave NW, Suite 150, Albuquerque, NM 87102 is a leased facility, and due to our incredible growth thanks to exceptional customers like you, our team has already outgrown this location. For these reasons, Capra Bank is building a new facility that will better serve our customers and meet the needs of our team.

You may also continue to access your accounts through our Online and Mobile Banking services. Please visit www.caprabank.com for updates regarding the status of our new location, including opening date.

If you have any questions, please call us at 888.332.2772. We look forward to serving your banking needs for years to come.

Sincerely,

Andres Garcia, President