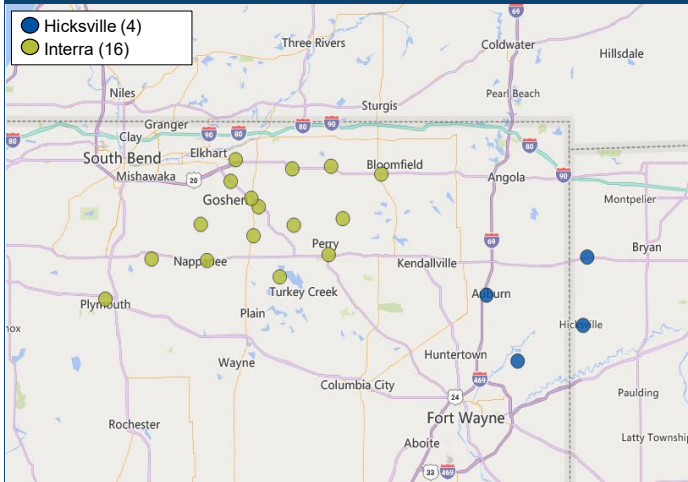


The Hicksville Bank - Hicksville, OH
has entered into a definitive agreement to be acquired by
Interra Credit Union - Goshen, IN

**Hovde Group, LLC served as exclusive financial advisor and issued a fairness opinion to
 Empire Bancshares, Inc. and The Hicksville Bank**

Transaction Summary

- The Hicksville Bank, Empire Bancshares, Inc. ("EBSH"), and Interra Credit Union ("Interra") jointly announced that they have executed a Definitive Agreement for the Purchase and Assumption of the assets and liabilities of The Hicksville Bank by Interra.
- Interra will acquire approximately \$217 million in assets, including \$137 million in loans and assume approximately \$195 million in deposits from The Hicksville Bank.
- Empire Bancshares, Inc., the parent company of The Hicksville Bank, trades over-the-counter as a "pink-sheet" company under symbol EBSH.
- Interra operates 16 branch locations across northwestern Indiana, serving approximately 90,000 members with nearly \$2 billion in assets.
- Upon completion of the transaction, Hicksville will expand Interra's footprint in Northeast Indiana and establish its initial presence in Northwest Ohio.
- The transaction is subject to customary closing conditions and EBSH stockholder and regulatory approvals.
- This transaction will mark Hovde's 207th announced M&A transaction since the beginning of 2017.
- Financial terms of the transaction were not disclosed.

Pro Forma Branch Network

The Hicksville Bank Highlights - Data as of 12/31/2025

Headquarters:	Hicksville, OH
States of Operation (# of Branches):	IN (2), OH (2)
Total Assets (\$M):	\$217
Gross Loans (\$M):	\$137
Total Deposits (\$M):	\$195
Total Equity (\$M):	\$18.1
Loan-to-Deposit Ratio:	71%
Tangible Equity/ Tangible Assets:	8.33%
2025 Net Income (\$000):	\$1,493
2025 ROAA:	0.70%
2025 ROAE:	9.08%

Tombstone Announcement


Hicksville, OH

has entered into a definitive agreement to be acquired by



Goshen, IN

Hovde Group, LLC served as exclusive financial advisor and issued a fairness opinion to
 Empire Bancshares, Inc. and The Hicksville Bank



April 29, 2026

Interra Credit Union Highlights - Data as of 12/31/2025

Headquarters:	Goshen, IN
States of Operation (# of Branches):	IN (16)
Total Assets (\$M):	\$1,952
Gross Loans (\$M):	\$1,673
Total Shares (\$M):	\$1,675
Net Worth (\$M):	\$180.6
Gross Loans/ Total Shares:	100%
Net Worth/Total Assets:	9.26%
2025 Net Income (\$000):	\$16,755
2025 ROAA:	0.86%
2025 ROAE:	10.48%

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