

**BRIGHTBRIDGE CREDIT UNION
500 MERRIMACK STREET
LAWRENCE, MA 01843
(800) 356-0067**

**NOTICE OF SPECIAL MEETING OF THE MEMBERS
ON PROPOSAL TO MERGE AND AMEND BYLAWS**

**BRIGHTBRIDGE CREDIT UNION
(CONTINUING)**

The Board of Directors of BrightBridge Credit Union ("BrightBridge") have called a special meeting of the members of this credit union at the BrightBridge Credit Union Corporate Office, 500 Merrimack Street, Lawrence, MA 01843 on Wednesday, November 19, 2025 at 12:00 PM EST. The purpose of this meeting is:

The Meeting Has Three Purposes:

1. To consider and act upon a plan and proposal for merging Arrha Credit Union ("Arrha") with and into BrightBridge, whereby all assets and liabilities of Arrha will be merged with and into BrightBridge. All members of Arrha will become members of BrightBridge and will be entitled to and will receive shares in BrightBridge for the shares they own in Arrha on the effective date of the Merger.
2. To consider and act upon a plan and proposal to amend BrightBridge by-laws contemporaneously with the Merger to expand BrightBridge's field of membership to include all those who currently are eligible for membership under Arrha's current field of membership.
3. To ratify, confirm and approve the action of the Board of Directors in authorizing the officers of BrightBridge, 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 and by-laws.

The Board of Directors of BrightBridge encourages you to attend the meeting and vote on the proposed Merger and by-law amendment.

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>

or to the NCUA's Office of Credit Union Resource Expansion (CURE) 1775 Duke Street, Alexandria, VA 22314-3428. 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. You may also submit comments to the Massachusetts Division of Banks, One Federal Street, Suite 710, Boston, MA 02110, Attn: Legal Unit, (617) 956-1500.

Effective Date: Subject to approval by the Massachusetts Division of Banks, National Credit Union Administration, Massachusetts Credit Union Share Insurance Corporation, and members of Arrha and BrightBridge, the credit unions have planned that the Merger will become effective on January 1, 2026.

Merger and Bylaw Amendment Approvals: To complete the Merger and bylaw amendment, it is necessary to obtain the approval of a simple majority of the BrightBridge members who vote on the proposal. To vote, you must be 18 years of age or older, and a member of BrightBridge for at least 3 months prior to the special meeting date. You must cast your vote in person at the special meeting to be held at the Brightbridge Credit Union Corporate Office, 500 Merrimack Street, Lawrence, MA 01843 on Wednesday, November 19, 2025, at 12:00 PM EST.

BY THE ORDER OF THE BOARD OF DIRECTORS:



Domenic P. Mazzocco, Board Chairperson

September 15, 2025