For Immediate Release

Harborstone Credit Union Announces Agreement to Acquire HUSTL

Lakewood, WA and Tucson, AZ – Harborstone Credit Union announced today that it has entered into a purchase and assumption agreement with Vantage West Credit Union to acquire its brand, HUSTL ("HUSTL"), an all-digital banking platform and division of Vantage West Credit Union. Pursuant to the agreement, Harborstone Credit Union will purchase certain assets and liabilities allocated to the HUSTL brand.

The transaction has been unanimously approved by the boards of directors of both institutions. Following the completion of the transaction, Harborstone Credit Union will acquire the assets and intellectual property of the HUSTL brand and assume the associated deposit liabilities.

The transaction follows Harborstone Credit Union's acquisitions of Seattle, Washington-based First Sound Bank in 2024 and Mount Vernon, Washington-based SaviBank in 2025, and its merger with Community 1st Credit Union in 2025. When finalized, Harborstone Credit Union will have approximately $3.2 billion in assets, $2.4 billion in loans, and $2.7 billion in shares and deposits.

When finalized, Harborstone Credit Union will have approximately $3.2 billion in assets, $2.4 billion in loans, and $2.7 billion in shares and deposits.

The acquisition expands Harborstone Credit Union's digital footprint and broadens its reach to digital-first members. Existing HUSTL deposit members will transition to Harborstone Credit Union members, subject to field of membership qualification, gaining full access to Harborstone's comprehensive suite of products, services, and financial resources.

Geoff Bullock, President and CEO of Harborstone Credit Union, commented, "The credit union movement has always been built on collaboration, and this transaction reflects that spirit. Vantage West has created an innovative digital platform and product offering in HUSTL that serves consumers in new and meaningful ways, and we're honored to continue that work. Together, we're creating new opportunities to serve members, expand financial access, and demonstrate what's possible when credit unions help credit unions."

Sandra Sagehorn-Elliott, President and CEO of Vantage West Credit Union, added, "Vantage West is proud of what we've created with HUSTL. It all started with a singular vision: to serve entrepreneurs and gig workers who needed more flexible, digital-first banking solutions. As a credit union, Harborstone shares our commitment to putting members first and is well prepared to support HUSTL's continued evolution and growth."

The transaction is anticipated to be completed in the fourth quarter of 2026, subject to receiving all regulatory approvals and other customary approvals.

Harborstone Credit Union was advised in the transaction by McQueen Financial Advisors, as exclusive financial advisor, and Luse Gorman, PC, as legal counsel.

About Harborstone Credit Union

Harborstone Credit Union is a Washington-chartered and federally insured-credit union headquartered in Lakewood, Washington. Founded in 1955 as McChord Federal Credit Union serving airmen on McChord Air Force Base (now Joint Base Lewis McChord), Harborstone Credit Union has grown to become one of the largest credit unions in Washington State with over 121,000 members and approximately $3.1 billion in total assets. Harborstone Credit Union has thirty-two branches located throughout Skagit, Whatcom, Island, San Juan, King, Pierce, and Thurston Counties, and offers members a full range of products and services with the aim to assist members in achieving financial well-being through innovative financial solutions that foster thriving communities and economic vitality. For more information, please visit www.harborstone.com.

About HUSTL

HUSTL is a digital brand, banking platform, and product line developed by Vantage West Credit Union, a state-chartered financial institution based in Tucson, Arizona. Designed specifically for the modern workforce—including freelancers, solopreneurs, gig workers, and small business owners—HUSTL offers digital-first deposit accounts, mobile banking, and money management tools tailored to independent workers. Learn more at www.HustlFinancial.com.

About Vantage West Credit Union

Striving to provide its members with the personalized service, knowledge and honesty they deserve in a financial partner, Vantage West is proud to be among the largest credit unions in Arizona. From a one-room Air Force barracks over 70 years ago to $3.3B in assets and serving nearly 220,000 members, Vantage West has been dedicated to earning and rewarding the loyalty of the people and communities they serve, so they can all thrive together. Learn more at www.VantageWest.org.

Forward Looking Statements

Certain statements in this news release contain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995, such as statements relating to future plans and expectations, and are thus prospective. Such forward-looking statements are subject to risks, uncertainties, and other factors, such as the businesses of Harborstone Credit Union and HUSTL may not be integrated successfully or such integration may take longer to accomplish than expected, disruption from the acquisition may make it more difficult to maintain relationships with members, associates, or suppliers, or the required governmental approvals of the acquisition may not be obtained on the proposed terms and schedule, any of which could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. Although we believe that the assumptions underlying the forward-looking statements are reasonable, any of the assumptions could prove to be inaccurate. Therefore, we can give no assurance that the results contemplated in the forward-looking statements will be realized. The inclusion of this forward-looking information should not be construed as a representation by the companies or any person that the future events, plans, or expectations contemplated by the companies will be achieved. All subsequent written and oral forward-looking statements concerning the companies or any person

acting on their behalf is expressly qualified in its entirety by the cautionary statements above. None of Harborstone Credit Union or Vantage West Credit Union undertake any obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise, to reflect circumstances or events that occur after the date the forward-looking statements are made.