

VYSTAR CREDIT UNION

2026 ANNUAL MEETING OF MEMBERS

RULES OF PROCEDURE

We welcome you to the 2026 Annual Meeting of Members of VyStar Credit Union (“VyStar”). In fairness to all members attending the meeting virtually and in the interest of having a fair, informative, orderly, and constructive meeting, we require that you honor the following rules of conduct:

1. All members and agents of agents of non-natural person members designated in writing by such non-natural person members must register at the reception desk before entering the room for the meeting. Only members in good standing that are age 18 or older and the agents designated in writing for non-natural person members in good standing are entitled to attend the meeting. Individuals without proof of membership in good standing will be admitted at the sole discretion of the Chair. Regardless of the number of shares, no member has more than one vote.
2. The business of the meeting will follow the order shown on the Meeting Agenda.
3. In accordance with VyStar’s bylaws, no new business or proposal may be considered by the members at an annual meeting unless the member has delivered to the Secretary of the Credit Union the matter or proposal in the form of a resolution not exceeding five hundred (500) words at least thirty (30) days prior to the annual meeting. Failure to comply with this notice requirement will prevent the member from raising the New Business at the Annual Meeting. The Chair may exclude such matter or proposal if (a) the proposal is not a proper subject for action by the members under Florida law; (b) the proposal would, if implemented, cause the VyStar to violate any state, federal, or local law to which it is subject; (c) the proposal contains false or misleading information; (d) the proposal relates to the redress of a personal grievance of a member against VyStar or a third party; (e) the proposal relates to operations which account for less than five percent (5%) of VyStar’s assets and revenues during the most recently completed fiscal year; or (f) the proposal relates to VyStar’s ordinary operations.
4. The use of cameras, sound recording equipment, communication devices, or any other similar equipment is prohibited without the express written permission of VyStar. **Florida law specifically prohibits such recording without the consent of all parties. VyStar, its Board, employees and agents specifically deny any such consent to any recording.**
5. The Chair of the meeting shall have the authority necessary to preside over the meeting and may make any and all determinations with respect to the conduct of the meeting and procedures to be followed during the meeting.
6. After the business of the meeting is concluded and the Annual Meeting is formally adjourned by the Chair, there will be a brief question and answer period.
7. If you wish to ask a question during the question and answer session, please raise your hand to be recognized. Upon being recognized, please state your name clearly, your status as a member or agent of a non-natural person member (and identify that non-natural person member), and present your question or comment. Each member speaker is limited to no more than three (3) minutes in length.
8. Member questions or remarks must be relevant to the meeting, pertinent to the matters properly brought before the meeting, and briefly stated.
9. The meeting is not to be used as a forum to present general economic, political, or other views that are not directly related to the business of VyStar. The views and comments of all members are welcome.

However, the purpose of the meeting will be observed and the Chair or the acting Secretary will stop discussions that are:

- irrelevant to the business of VyStar or the conduct of its operations;
- related to pending or threatened litigation;
- derogatory references that are not in good taste;
- unduly prolonged (longer than three minutes);
- substantially repetitious of statements made by other members; or
- discussions related to personal grievances.

10. If there is any matter that is of individual concern to a member and that is not an appropriate subject matter for general discussion, please defer discussion of such matter until after the meeting. At that time or some other mutually convenient time, an officer of VyStar will be available to discuss such matters with individual members.

11. The violation of these rules will be considered cause for expulsion from the meeting by the Chair. In the event of disorder, the Chair may immediately adjourn the meeting.
