



March 16, 2026

Dear Stockholder:

At Plains Land Bank, our core mission of “Helping People Own a Piece of Texas” guides everything we do. This commitment drives our team to consistently provide exceptional service, reliable financial products, and unwavering support to you, our stockholders.

As part of our cooperative structure, the Board of Directors has approved a cash patronage distribution of \$10.25 million.

We would like to invite you to our Annual Stockholder’s Meeting on **April 14, 2026**, at the **Amarillo Civic Center - Heritage Ballroom, 401 S. Buchanan St, Amarillo, Texas**. During this meeting, you can collect your patronage check and participate in the business session. The session will include the election of directors for the three expiring terms, with nominations for directors from the floor being accepted prior to in-person voting. Additionally, a dinner will be provided, offering an opportunity for discussion and networking among attendees. **Registration will begin at 5:30 pm, followed by dinner and the formal business session.**

Director elections will take place in person at the Stockholder’s Meeting again this year. There will be no mail ballots, so we encourage all stockholders to attend and participate in the election process. For additional information regarding our Board of Directors, please visit [www.plainslandbank.com/about-us/board-directors](http://www.plainslandbank.com/about-us/board-directors).

We appreciate your continued partnership with Plains Land Bank. For over a century, we have been privileged to help you “Own a Piece of Texas.” We look forward to continuing this tradition for generations to come.

The Annual Meeting Information Statement (AMIS) can be obtained by writing to Plains Land Bank, FLCA, 600 S. Tyler St, Suite 700, Amarillo, Texas 79101, or by calling 806-331-0926. Copies of the AMIS can also be requested by emailing [balvis@plainslandbank.com](mailto:balvis@plainslandbank.com) and are available at the branch retail offices.

Kind regards,

Kay Lynn McLaughlin, CEO

Enclosure