



News Release

FOR IMMEDIATE RELEASE

4Front Credit Union Strengthens Charlevoix Presence with Branch Purchase

Charlevoix, Michigan - December 18, 2025 - 4Front Credit Union announced the purchase of Horizon Bank's Charlevoix branch, a transaction that will bring Horizon Bank's local customers into 4Front's membership. This step reflects the credit union's longstanding commitment to investing in the community and ensuring that locally based financial services remain rooted in the Charlevoix area.

Under the purchase agreement, 4Front assumes the Horizon Bank's 1425 Bridge St. location, as well as welcomes its local customers and branch employees to the credit union family.

"We are pleased to have Horizon Bank's Charlevoix customers and employees join 4Front Credit Union," said Andy Kempf, 4Front CEO. "For nearly 70 years, our commitment has been to serve the Charlevoix community with stability, innovation, and genuine local focus. This transition strengthens our ability to continue providing high-quality financial services for both existing and incoming members."

4Front's current Charlevoix branch located at 1031 May St. will continue operating until the former Horizon Bank building is remodeled, at which time 4Front's Charlevoix branch team will move into the new location.

About 4Front Credit Union

4Front Credit Union has been serving Michigan communities for more than 70 years and today supports over 105,000 members with more than \$1 billion in assets across 20 locations. As a not-for-profit cooperative, 4Front is dedicated to making banking smart, simple and accessible for everyone. Membership is open to anyone who lives, works, worships, or attends school in Michigan. Learn more at 4frontcu.com.

About Horizon Bancorp, Inc.

Horizon Bancorp, Inc. (NASDAQ GS: HBNC) is the \$6.7 billion-asset commercial bank holding company for Horizon Bank, which serves customers across diverse and





economically attractive Midwestern markets through convenient digital and virtual tools, as well as its Indiana and Michigan branches. Horizon's retail offerings include prime residential and other secured consumer lending to in-market customers, as well as a range of personal banking and wealth management solutions. Horizon also provides a comprehensive array of in-market business banking and treasury management services, as well as equipment financing solutions for customers regionally and nationally, with commercial lending representing over half of total loans. More information on Horizon, headquartered in Northwest Indiana's Michigan City, is available at horizonbank.com and investor.horizonbank.com.

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