

12/12/2025

Dear Shareholders,

I am still in the process of contacting each and every one of you to bring you up to date with what is happening and to share the exciting news about what is ahead of us. Please, I ask for you to be patient. When you receive an email from me, be sure to respond back right away with your availability for our conversation regarding our next steps.

In our meeting I will provide an informative overview of our operations moving forward, including dividend distribution timelines and the anticipated schedule for our stock's public offering. It's essential that I speak with each of you personally so that we all share a clear understanding of our direction and that we finalize your new agreements with our company. This process will take several weeks to complete, and I appreciate your patience as I work through these important conversations. I will be contacting you soon. All appointments will be scheduled Monday through Friday, between 9:00 AM and 5:00 PM CST.

We are extremely excited about what lies ahead, and I'm confident you will share our enthusiasm once we connect.

I would like to wish all of you a very Merry Christmas and a Prosperous New Year!

Scott Esser

HeadofInvestorRelations

CREDEX Corporation 414-588-8743