



73RD ANNUAL REPORT

HAPO

HAPO'S MISSION

Our mission is to consistently deliver member-centric financial solutions that foster long-term financial security, growth, and prosperity. We provide exceptional value and service to our diverse membership, empowering them with the tools, resources, and education needed to achieve their financial goals. We uphold the cooperative principles of integrity, transparency, and community stewardship, while creating a positive, lasting impact in the communities we serve.



HAPO proudly supports Children's Village in Yakima, WA. This vital organization provides essential services to children with special health care needs and their families.

ORDER OF BUSINESS

73RD ANNUAL MEETING

Wednesday, April 29th, 2026

CALL TO ORDER
Ken Hohenberg

72ND ANNUAL MEETING MINUTES

AUDIT COMMITTEE REPORT
William Saraceno

NOMINATION COMMITTEE
Doug Carl

UNFINISHED & NEW BUSINESS
Ken Hohenberg

MESSAGE FROM HAPO LEADERSHIP
Scott Mitchell



HAPO Mortgage shows off their "booties" at the 2025 Parade of Homes in Tri-Cities, WA.

BANK ON COMMUNITY

HAPO is a member-owned cooperative that intentionally engages our communities.

We steward resources responsibly with a local, financially disciplined approach—focused on creating lasting impact that strengthens the places we serve.

In 2025, the acquisition of Community First Bank deepened our regional commitment. We welcomed new members, employees, and communities—expanding financial education, building stronger relationships, and increasing investment in local priorities.

We select every partnership with care, prioritizing alignment with our mission, geographic focus, and financial wellness goals. These are mutually beneficial relationships designed for shared value, measurable outcomes, trust, and long-term engagement.

Key examples include:

- ▶ Supporting Columbia Basin College’s planetarium to advance educational access and lifelong learning.
- ▶ HAPO Community Credit Union is proud to partner with Union Gospel Mission to support individuals and families through both service and education. Beyond volunteering to serve meals, HAPO provides financial education classes focused on budgeting, spending, and building healthy financial habits.

- ▶ Our Community Spotlight program, now in its third year with KNDU, amplifies local nonprofits through on-air exposure. In 2025, we added social media small-business giveaways: nonprofits gained visibility, local businesses received promotion, and residents discovered valuable community resources.

2025 impact at a glance:

- ▶ Partnered with 86 organizations across 202 events, classes, and initiatives
- ▶ Reached over 21.7 million people
- ▶ Delivered scholarships, financial education, and basic-needs support
- ▶ Contributed 1,483 employee volunteer hours

Strong communities grow through deliberate, high-impact partnerships that benefit the organizations we support and the members we serve.



2025 COMMUNITY WRAP-UP

PEOPLE REACHED: 21,703,824



\$70,000
in scholarships
awarded to
local students



3,400
coats
donated to community
members in need



1,483
volunteer hours
donated by
HAPO employees

TEAM WORK
MAKES THE DREAM WORK



4,248
adults and kids
participated in our
financial literacy program



202
events throughout the
communities we serve



ACQUISITION

The acquisition of Community First Bank was completed in 2025, marking a significant milestone in HAPO's growth and commitment to the Tri-Cities region. Announced in October of 2024, the purchase-and-assumption agreement saw HAPO acquire substantially all assets and liabilities of the well-established Tri-Cities bank, which brought approximately \$600 million in assets and four branches (including locations in Kennewick, Connell, Richland, and Pasco) into the fold. The acquisition also included nearly 100 employees. After securing necessary regulatory approvals and shareholder consent, the transaction officially closed on July 31, 2025.

This strategic combination marked HAPO's first whole-bank acquisition and contributed to a record year for credit union-bank deals nationwide. The acquisition created a more robust institution with roughly \$3 billion in assets, \$2.6 billion in deposits, \$2.2 billion in loans, over 215,000 members, and 25 branches spanning Washington and Oregon.

The integration of two deeply rooted Tri-Cities institutions represented a major undertaking that required extraordinary collaboration and dedication from teams across both organizations. From planning and regulatory coordination to the critical system conversion—employees from HAPO and Community First Bank worked together to ensure a smooth transition, minimal disruption for members, and the preservation of exceptional service standards.

Following the acquisition, we also announced plans for a new commercial building at 9757 W. Clearwater Ave., featuring a commercial center and call center totaling over 28,000 square feet to support expanded business and commercial banking operations, with construction underway and set to open in 2026.

The acquisition has strengthened HAPO's position as a leading local financial partner, fostering deeper member relationships, driving regional prosperity, and reinforcing our dedication to the communities we serve. Together, we continue to deliver exceptional value and greater opportunities for all.



SCHOLARSHIP WINNERS



HAPO executives proudly presented the 2025 scholarships to an outstanding group of recipients at our Scholarship Reception, celebrating excellence and achievement across our communities.

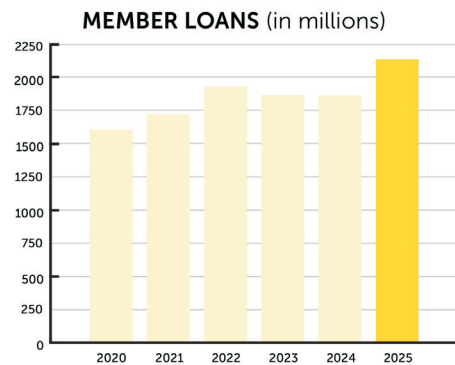
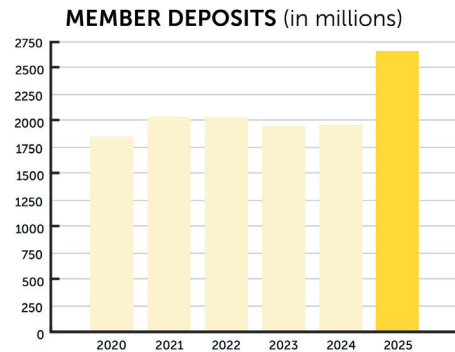
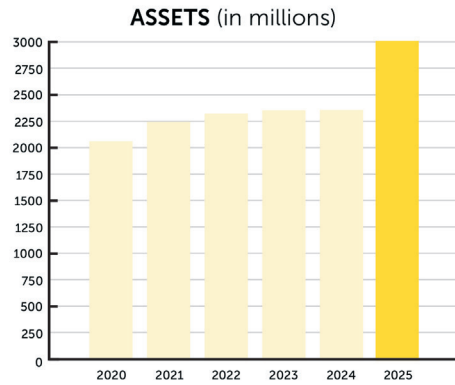


FINANCIAL STATEMENTS

COMPARATIVE BALANCE SHEETS (UNAUDITED)

As of December 31, 2025 and 2024.

	2025	2024
ASSETS		
Cash & Cash Equivalents	\$560,947,562	\$319,673,777
Investments – Net	80,041,485	13,024,679
Loans to Members – Net	2,150,242,865	1,868,056,511
NCUSIF Deposit	24,374,509	18,409,504
Land and Buildings – Net of Depreciation	73,462,403	59,362,422
Furniture and Equipment – Net of Depreciation	9,489,935	8,134,542
Other Assets	145,674,664	83,415,981
Total Assets	\$3,044,233,423	\$2,370,077,416
LIABILITIES, DEPOSITS & MEMBERS' EQUITY		
Liabilities		
Borrowed Funds	\$85,000,000	\$110,000,000
Accrued and Other Liabilities	41,011,000	34,056,538
	126,011,000	144,056,538
Member Deposits		
Savings Accounts	750,709,789	723,177,125
Checking Accounts	810,473,200	434,240,625
Money Market Accounts	460,549,016	264,823,849
Certificates of Deposit	527,077,229	477,168,949
IRA Accounts	60,986,768	57,933,723
	2,609,796,002	1,957,344,271
Members' Equity		
Retained Earnings	311,005,899	274,677,827
Other Comprehensive Income (Loss)	(2,579,478)	(6,001,220)
	308,426,421	268,676,607
Total Liabilities & Members' Equity	\$3,044,233,423	\$2,370,077,416



STATEMENTS OF OPERATION (UNAUDITED)

For the years ended December 31, 2025 and 2024.

	2025	2024
OPERATING INCOME		
Interest on Member Loans	\$122,699,551	\$106,818,656
Income from Investments	18,450,171	16,671,345
Interest on Deposits	(30,977,118)	(27,772,363)
Interest on Borrowed Funds	(4,140,808)	(5,452,532)
Net Interest Income	106,031,796	90,265,106
Provision for Loan Losses	(15,146,890)	(10,682,493)
Other Operating Income	44,634,847	39,827,509
Total Operating Income	135,519,753	119,410,122
OPERATING EXPENSES		
Employee Costs	61,322,379	49,434,471
Facilities Costs	4,544,676	3,929,102
Operational Costs	24,839,958	21,463,137
Marketing and Community Giving	1,500,206	1,746,289
Loan Servicing	5,755,071	5,228,487
Professional/Outside Services	5,895,268	4,054,891
Other Operating Expenses	3,232,330	2,185,399
Total Operating Expenses	107,089,888	88,041,776
Net Operating Income	28,429,865	31,368,346
NON-OPERATING INCOME (LOSS)	7,898,207	1,936,243
NET INCOME	\$36,328,072	\$33,304,589

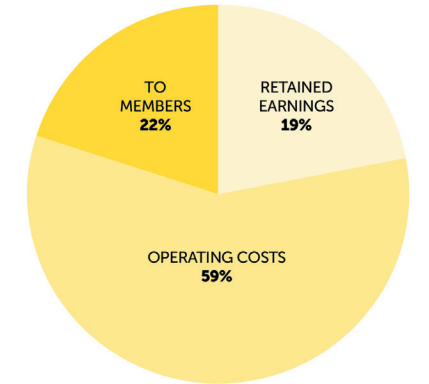
DISCLOSURE: BOARD OF DIRECTORS & AUDIT COMMITTEE COMPENSATION SCHEDULE

As permitted by law and the Credit Union's Bylaws, HAPO provides reasonable compensation to the Board of Directors and Audit Committee for their service to the Credit Union. An annual stipend is payable in quarterly installments in recognition of the education and time requirements that are necessary and expected of Board members. Board members set the general direction and control of the Credit Union. The Audit Committee members provide oversight regarding the safety and soundness of the Credit Union. As required by law, the members of the Credit Union shall be informed of the compensation provided to Directors and Audit Committee members.

The annual stipend ranges between \$31,000 and \$45,000 for Board Members and is based on leadership positions held. The Annual Stipend for Audit Committee Members not serving on the board is \$12,000.

Director and Board Chair	\$45,000	Director and Officer	\$35,000
Director and Vice Chair	\$40,000	Director	\$31,000
Director and Audit Committee Chair	\$40,000	Audit Committee Member	\$12,000

DISTRIBUTION OF INCOME 2025



* The accompanying financial statements are unaudited

BOARD COMPENSATION: Effective 10/1/25

Ken Hohenberg	\$45,000
William Tanner	\$40,000
William Saraceno	\$40,000
Rich Cummins	\$35,000
Bill Clarke	\$31,000
Doug Carl	\$35,000
Steve Dean	\$31,000
Brandy Fortney	\$12,000
Rudy Almeida	\$12,000

BOARD COMPENSATION: Schedule for 2026

Ken Hohenberg	\$45,000
William Tanner	\$40,000
William Saraceno	\$40,000
Rich Cummins	\$35,000
Bill Clarke	\$31,000
Doug Carl	\$35,000
Steve Dean	\$31,000
Brandy Fortney	\$12,000
Rudy Almeida	\$12,000

72ND ANNUAL MEETING MINUTES

Wednesday, April 30th, 2025

Call to Order

At 5:01 pm, Board Chairman, Ken Hohenberg called to order the 72nd Annual Meeting of HAPO Community Credit Union. As provided by article 3, section 4 of the Bylaws, Mr. Hohenberg declared a quorum present. He welcomed the membership and thanked them for taking the time to join the meeting.

Approval of Minutes

The first item on the agenda is a motion to accept the minutes as presented. Vice Chairman, Bill Tanner made the first motion and Director, Bill Clarke seconded. A vote was presented to the membership to approve the 2024 Annual Membership Meeting Minutes as presented.

Chairman's Report

Chairman Hohenberg welcomed our members to the 72nd Annual Membership Meeting. He shared that HAPO has had another great year. Safety and soundness of our credit union is always a priority. We appreciate our membership and their loyalty to HAPO. Mr. Hohenberg stated he has been a proud HAPO member since 1972.

Chairman Hohenberg took this opportunity to recognize those who serve on the Board of Directors and thanked them for their dedication to the organization. Vice Chairman, Bill Tanner; Secretary, Rich Cummins; Treasurer, Doug Carl; Director, Bill Clarke; Director and Audit Committee Chairman, William Saraceno; and Director, Steven Dean.

Audit Committee Report

Chairman Hohenberg introduced the Chairman of the Audit Committee, William Saraceno, who introduced the other members of the Audit Committee, Bill Tanner, and Brandy Fortney. Mr. Saraceno thanked them for their involvement and participation with the Audit Committee.

In accordance with the Washington State Credit Union Act and the rules and regulations of the National Credit Union Administration (NCUA) the Audit Committee is required to perform or arrange for a complete annual audit of the credit union. A biannual verification of its members' accounts. To satisfy these requirements the Audit Committee contracted with the certified public accounting firm, Moss Adams LLP, to perform the audit of the credit unions financial statements.

As a result of their audit, Moss Adams, LLP, issued an Independent Accounting Report of the credit union's financial statements as of and for the fiscal year ended June 30, 2024. Their report included an unqualified opinion, which is the best opinion to have, stating those financial statements presented fairly, in all material respects, the credit union's financial position as of June 30th, 2024. The results of the operations and its cash flows for the year then ending, in accordance with accounting principles generally accepted in the United States of America.

The Audit Committee is also required to monitor the internal controls established by management to safeguard members' assets. Along with the internal controls over financial reporting. To meet these requirements, the Audit Committee approves the annual comprehensive internal audit plan and regularly meets with the credit union's Director of Internal Audit and team regarding the results of these activities of the Internal Audit Department.

The Audit Committee is here to serve as the oversight arm of the credit union. Members may contact the Committee confidentially or they may directly contact any of the Committee members.

As Chairman of the Audit Committee, I want to thank the other committee members for their many hours of volunteer service during this past year along with HAPO staff and management for their assistance. We went through two different audits this last year, financial statements by Moss Adams and an audit by both the state and federal auditing. It was a success. Mr. Saraceno acknowledged and thanked the CEO, Scott Mitchell, CFO, Paul Pedersen, and the rest of the Executive team as well as the Audit and Accounting Department. Without them we would not be where we are today. We are proud of what we do and how we do it for our members.

Thank you.

Chairman Hohenberg thanked the dedicated Audit team, noting that they are a vital function of our credit union and we are truly fortunate to have an excellent staff that contribute to making sure HAPO stays strong.

Nominating Committee Report

Chairman Hohenberg introduced Chairman of the Nominating Committee, William Saraceno.

Members of the Nominating Committee consisted of myself, William Saraceno, to serve as the Chair with Directors of the Board, Bill Clarke, and Steven Dean.

The Nominating Committee met for the first time in December. We reviewed and scored the following applicants, Ken Hohenberg, Bill Tanner, George Clark, and Brandy Fortney. After a thorough analysis and review the committee recommends the following actions: Ken Hohenberg for a 3-year board term, Bill Tanner for a

3-year audit committee term, Brandy Fortney for a 1-year appointment to replace Mr. Steven Dean on the audit committee. George Clark was deferred until next year.

Mr. Saraceno made a motion to appoint Mr. Hohenberg for a 3-year board term, Mr. Tanner for a 3-year audit committee term, Ms. Fortney for a 1-year appointment to replace Mr. Dean on the Audit Committee. Doug Carl seconded the motion.

Unfinished and New Business

Chairman Hohenberg noted there was no unfinished or new business to discuss at this time.

President's Message

Chairman Hohenberg emphasized the importance of HAPO employees, reaffirmed the value of their contributions, and expressed sincere appreciation for their dedication and daily efforts.

Chairman Hohenberg introduced President/CEO Scott Mitchell.

Mr. Mitchell thanked Mr. Hohenberg and welcomed everyone in attendance.

Good evening members. It is my honor to address you here at the 72nd Annual Membership Meeting. As your CEO let me begin by reaffirming our unwavering commitment for the safety and soundness and the long-term strength of the credit union. As we reflect on 2024, we'd like to take a moment to express our sincere appreciation for your continued support that's our membership, and our staff and your membership is vital to our growth and success. We are excited to share some achievements we've made this past year and share some milestones in the strategic direction of the company.

Continued on page 14



72ND ANNUAL MEETING MINUTES

2024 was a great year of progress both in terms of financial performance and operational accomplishments. Some of our highlights included the announcement of a key acquisition of Community First Bank, headquartered in Kennewick, Washington. They are approximately \$650 million in assets, very reputable and well known in the Tri-Cities area. We look forward to getting that through to the finish line in 2025. We also executed over 1.2 million teller transactions throughout our 20-branch network in 2024 along with approximately 380,000 phone calls being answered for our membership in our call center and throughout our branches. We have significant staff dedicated to solving problems and answering questions for our membership and are dedicated to doing so. We also partnered with over 175 community organizations through sponsorships, donations, and volunteerism. That is part of our mission as a credit union, to be involved in the communities and HAPO continues to be at the forefront of that. Those are just several milestones that demonstrate our ability to execute, adapt to changing market conditions, and deliver value to our membership. While 2024 also presented several challenges, particularly with interest rate volatility, regulatory changes, and higher prices, we navigated with a focus of long-term value curation for our membership. It was a highly successful year as Chairman Hohenberg stated earlier we have a strong balance sheet with solid management and our financial performance is fantastic and we are committed to the community we serve. As we plan for the future we are committed to growing and growing responsibly so that we can enhance our products and services and discover new ways to be your financial partner and to offer financial solutions for you, our membership. I want to take a moment to sincerely thank our dedicated staff for their professionalism, care, resilience and continued drive to do the right thing, deepen our members trust every single day. We are confident that

we will continue to serve you well and look forward to continuing the journey together as we are building on the momentum we have established. I would like to thank the Board of Directors with great gratitude for their leadership, oversight and commitment to a sound governance that plays a key role in the credit unions' success.

On behalf of the entire leadership team and the Board of Directors we'd like to extend our heartfelt gratitude for your unwavering support, your membership and confidence in us enables us to push forward, make bold decisions, deliver strong results, and ultimately provide member value to you.

Question and Answer Period

Meeting attendees were instructed to submit any questions and comments through the member feedback portal on HAPO.org. Attendees were informed that all submissions would be reviewed and responded to by appropriate credit union personnel by the end of the week.

Adjournment

Mr. Dean moved, and Mr. Cummins seconded a motion to close the 72nd Annual Membership Meeting. The motion was passed and accepted via the Zoom teleconference poll feature. 29 votes for approval and 0 votes against.

Thank you.

 **KEN HOHENBERG**
Chairman

 **RICH CUMMINS**
Secretary



AUDIT COMMITTEE REPORT

In accordance with the Washington State Credit Union Act and the rules and regulations of the National Credit Union Administration (NCUA), the Audit Committee is required to "Perform or arrange for an independent Financial Statement Audit of the credit union and a verification of its members' accounts." To satisfy these requirements, the Audit Committee contracted with the certified public accounting firm, Baker Tilly International, to perform these services.

As a result of their audit, Baker Tilly issued an Independent Accountants' Report of the credit union's financial statements as of and for the fiscal year ended June 30, 2025. Their report included an unmodified opinion that those financial statements presented fairly, in all material respects, the credit union's financial position as of June 30, 2025, and the results of its operations and its cash flows for the year then ended, in accordance with accounting principles generally accepted in the United States of America. Baker Tilly also issued an Independent Accountants' Report detailing the agreed upon procedures they performed and the results of those procedures regarding the member verification process.

The Audit Committee is also required to monitor the internal controls over financial reporting and the internal controls established to safeguard members' assets. To meet these requirements the Audit Committee approves the annual comprehensive internal audit plan and meets regularly with the credit union's Director of Internal Audit regarding the results of the activities of the Internal Audit Department.

The Audit Committee is here to serve as the oversight arm of the credit union. Members may contact the Committee confidentially or they may directly contact any of the Committee members.

As Chairperson of the Audit Committee, I want to thank the other Committee members for their many hours of volunteer service during the past year, as well as HAPO's staff and management for their assistance.

Respectfully submitted,

 **WILLIAM SARACENO**
Chairman



HAPO staff celebrate the grand opening of our first Financial Center in Prosser, WA.

MESSAGE FROM HAPO LEADERSHIP

Dear Members,

We want to take a moment to reflect on what 2025 meant for our credit union, our members, and the communities we serve. With over \$3 billion in assets, scale brings responsibility. Last year, we leaned into that responsibility with discipline, focus, and a clear commitment to long-term strength.

We experienced solid financial performance driven by strong margin management, prudent expense controls, and balanced production across loans, deposits, and net worth. During the year, HAPO achieved significant asset growth reflecting both the strength of our balance sheet and the effectiveness of executing strategic plans. In 2025, we originated 20,195 new loans with \$424.9 million in auto loans, \$149.8 million in real estate loans, \$16.7 million in VISA limits and \$74.9 million in commercial loans.

Financial Strength & Stability

We delivered solid financial performance while maintaining strong capital and liquidity positions. In a dynamic rate environment, our team remained proactive—protecting margin, managing risk thoughtfully, and positioning our balance sheet for the future. Growth in loans and deposits was intentional, relationship-driven, and aligned with our strategic priorities.

Bank Acquisition

We completed the acquisition of Community First Bank. Our decision to acquire the bank was intentional and strategic. We saw a strong alignment in values — local decision-making, community commitment, and a focus on relationships over transactions. Those principles are foundational to who we are as a member-owned cooperative.

Member Experience & Service Excellence

We continued investing in the member experience—enhancing digital capabilities, improving speed of service, and elevating our frontline engagement. While we know we are not perfect, our commitment to continuous

improvement remains unwavering. Every interaction matters, and our goal is simple: earn our members’ trust every day.

Technology & Operational Discipline

This year we made meaningful investments in infrastructure, cybersecurity, and process optimization. These investments are not always visible, but they are foundational. They allow us to scale efficiently, manage risk prudently, and deliver modern financial services in a safe and sound manner.

Our People

None of this happens without our team. We strengthened our leadership bench, invested in talent development, and continued building a culture rooted in accountability, performance, and service. We are proud of how our employees have embraced change, supported one another, and stayed focused on what matters most—our members.

Community Impact

As a cooperative, our mission extends beyond financial performance. We expanded community partnerships, increased volunteerism, and continued supporting initiatives that improve financial wellness and local economic vitality. Our impact is strongest when we combine financial strength with community commitment.

Our priorities remain clear: sustainable growth, operational excellence, and an elevated member experience. We are not focused on growth for its own sake—we are building a resilient, future-ready institution grounded in strong governance and long-term stewardship.

On behalf of our Board of Directors and leadership team, thank you for your trust and partnership. Together, we are building something enduring.

Warm regards,

 **SCOTT MITCHELL**
President/CEO

 **KEN HOHENBERG**
Chairman

OFFICIALS



SCOTT MITCHELL

President/
Chief Executive Officer



JESSICA GAUDREULT

Senior Vice President/
Chief Administrative Officer



RUBY CAMPOS

Senior Vice President/
Chief Operations Officer



ERIC PEARSON

Senior Vice President/
Chief Banking Officer



ASHLEY WARD

Senior Vice President/
Chief Information Officer



PAUL PEDERSEN

Senior Vice President/
Chief Financial Officer



MARCUS HALL

Senior Vice President/
Chief Lending Officer



MATT BACKLUND

Senior Vice President/
Chief Commercial Officer

BOARD OF DIRECTORS

KEN HOHENBERG	Chairman
WILLIAM TANNER	Vice Chairman
RICH CUMMINS	Secretary
DOUG CARL	Treasurer
WILLIAM SARACENO	Director
BILL CLARKE	Director
DOUG CARL	Director
STEVEN DEAN	Director

AUDIT COMMITTEE

WILLIAM SARACENO	Chairman
WILLIAM TANNER	Member
BRANDY FORTNEY	Member
RUDY ALMEIDA	Member

NOMINATING COMMITTEE

DOUG CARL	Chairman
WILLIAM TANNER	Member
KURT OLDSON	Member



WASHINGTON

RICHLAND

HAPO HEADQUARTERS
601 Williams Blvd.
Richland, WA 99354

JADWIN

1007 Jadwin Ave.
Richland, WA 99352

MEADOW SPRINGS

631 Gage Blvd.
Richland, WA 99352

QUEENSGATE

3034 Duportail St.
Richland, WA 99352

WEST RICHLAND

BELMONT

6185 Keene Road
West Richland, WA 99353

KENNEWICK

NORTH UNION ST.
4 North Union St.
Kennewick, WA 99336

SOUTHRIDGE

4851 W. Hildebrand Blvd.
Kennewick, WA 99337

HAPO BUSINESS COMPLEX

7601 W. Clearwater Ave.
Kennewick, WA 99336

CLEARWATER

6401 W. Clearwater Ave.
Kennewick, WA 99336

PASCO

NORTH 20TH AVE.
2701 North 20th Ave.
Pasco, WA 99301

ROAD 68

4902 Road 68
Pasco, WA 99301

BROADMOOR/ROAD 100

4720 Broadmoor Blvd
Pasco, WA 99301

HAPO CENTER DRIVE-UP ATM

6600 Burden Blvd
Pasco, WA 99301

YAKIMA

CASTLEVALE
903 Seattle Slew Run
Yakima, WA 98908

TERRACE HEIGHTS

3001 Stonewood Ct.
Yakima, WA 98901

NOB HILL

6401 W. Nob Hill Blvd.
Yakima, WA 98908

SUNNYSIDE

SOUTH 6TH ST.
322 S 6th St
Sunnyside, WA 98944

PROSSER

PROSSER
580 Wine Country Road
Prosser, WA 99350

CONNELL

CONNELL
630 S Columbia Ave
Connell, WA 99326

WALLA WALLA

EASTGATE

1850 E. Isaacs Ave.
Walla Walla, WA 99362

TAUMARSON ROAD

2376 Taumarson Rd.
College Place, WA 99324

VANCOUVER

MILL PLAIN BLVD.
13909 SE Mill Plain Blvd.
Vancouver, WA 98684

OREGON

HERMISTON

NORTH 1ST ST.
1905 N. 1st Street
Hermiston, OR 97838

EAST CORNELL PLACE

(DRIVE THROUGH)
175 East Cornell Place
Hermiston, OR 97838

PORTLAND

JENNINGS LODGE
17884 SE McLoughlin Blvd.
Portland, OR 97267

WESTON

NORTH WATER ST.
103 N. Water Street
Weston, OR 97886



MAIN LINE

509.943.5676

800.284.4276 (TOLL FREE)

MORTGAGE DIVISION

509.946.2044

BUSINESS DIVISION

509.222.3685

hapo.org



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