



ACQUISITION GUIDE

Business Account Transition & HAPO Membership





On behalf of our entire team, we are excited to welcome you to the HAPO Community Credit Union family. We are pleased to announce that HAPO Community Credit Union has officially acquired Community First Bank as of August 1, 2025.

This acquisition brings together the strengths of both organizations, offering you a wider range of products, greater convenience, and enhanced member services, all delivered with the highest level of care, integrity, and respect.

We encourage you to review the information on HAPO's products and services and high level FAQs included in this booklet, which provide important details about the acquisition transition and your accounts as a HAPO member.

In the coming weeks and months, you may receive important updates about your new HAPO account(s) through mail, email, and via hapo.org. Please ensure your email and mailing address are current to stay informed.

Our priority is to ensure a seamless transition every step of the way. Thank you for trusting us— we're excited to serve your financial needs for years to come. If you have any questions or need assistance, please don't hesitate to reach out.

Sincerely,



SCOTT MITCHELL | President/CEO

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HAPO HISTORY

We are often asked what “HAPO” stands for. HAPO is an acronym for Hanford Atomic Products Operations.

HAPO is a member-owned cooperative that was formed by a group of non-exempt workers at the Hanford nuclear site in 1953 to provide a place to save and borrow money.

Our first office was located in Richland, WA. When we opened our doors for business, it was with one employee, and we were only open on Saturdays from 10:00 am to 2:00 pm.

Today, HAPO continues to prosper and provide financial services to over 200,000 members within Washington State, Umatilla, Morrow, Clackamas, Clatsop, Columbia, Gilliam, Hood River, Multnomah, Sherman, Wasco, and Washington counties in Oregon and Boundary, Bonner, Shoshone, Kootenai, Benewah, Lewis, Nez Perce, and Latah counties in Idaho.

We strive to promote credit union relevance and ultimately deliver the best value to our membership.

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 and lasting impact in the communities we serve.

HAPO FOUNDED

We were originally formed by a group of non-exempt workers at the Hanford nuclear site in Richland, WA in 1953 to provide a place to save and borrow money.

1953



1978

ESTABLISHED HEADQUARTERS

After 25 years of leasing space, we built our company headquarters in 1978 located in Richland, WA.

COMMUNITY CHARTER

In 1997 we changed from a Federal Credit Union to a Community Credit Union. This allowed us to broaden our membership to anyone that lives, works, or worships in Washington state.

1997



2011

HELLO OREGON!

In 2011 we expanded membership to our neighbors in Oregon with our first branch in Hermiston. Since then, we have opened 3 additional Oregon branches.

OVER 1 BILLION IN ASSETS

Our assets grew to over one billion in 2012. This has allowed us to support our communities, offer new value-added services to members, and expand the credit union across the region.

2012



2018

WELL CERTIFICATION

In 2018 our Vancouver, WA branch became WELL Certified™, which is awarded to buildings that demonstrate environmentally friendly practices. We're the first credit union in the world to receive this certification.

COMMUNITY FIRST BANK ACQUISITION

HAPO's acquisition of Community First Bank combines the strengths of both institutions, allowing HAPO to offer an enriched suite of financial products and services while reinforcing the dedication demonstrated by both companies to the Tri-Cities and surrounding areas.

2025





YOUR BUSINESS TEAM

At HAPO Business, we're committed to being there for you. That's why we provide dedicated Relationship Managers and a skilled Treasury Department to meet your business banking needs. Our expert team is ready to guide you through the new account setup and business lending process, as well as answer any financial questions you may have, ensuring you can focus on running your business. Count on our business team to deliver personalized support and seamless solutions as we help you navigate this transition with confidence.

A Message from HAPO Business Leadership

We're excited to welcome you to HAPO Community Credit Union. The acquisition of Community First Bank by HAPO brings together two institutions deeply rooted in the Tri-Cities region, continuing to bring personalized service and a broader range of financial products.

Your accounts, services, and trusted banking relationships will remain secure, with added benefits like enhanced business banking options, competitive rates, and experts to support you in your business journey. We're excited about this opportunity to elevate your banking experience while upholding our commitment to member values and community impact. Thank you for your trust as we embark on this exciting new chapter together.

Sincerely,



MATT BACKLUND
Chief Commercial Officer



BOBBY GALE
VP of Commercial Services



BUSINESS ACCOUNTS

We have competitive rates and excellent business account options, but it's our people that make the difference. Our team of experts are here to ensure your business needs are met because we don't just mind our own business, we mind yours.

Business Checking

Our Business Checking accounts are designed to make your life and business easy to manage so that you can meet your business goals. With amazing perks, HAPO's Business Checking accounts offer simple solutions to help you take your business to the next level.

Business checking account features:

- CHECKS & DEBIT CARDS
- VISA CREDIT CARDS
- ONLINE BANKING
- MERCHANT SERVICES
- BILL PAY
- ACH ORIGATION SERVICES
- MOBILE BANKING
- DESKTOP RDC
- REMOTE DEPOSIT CAPTURE
- ONLINE BANKING WIRE SERVICE
- CASH & COIN ORDERS
- INTERNATIONAL WIRES

Business Savings

We have a team of Relationship Managers and professionals dedicated to helping you create financial stability through simple and easy-to-use solutions. Spend less time worrying about your finances and more time running your business with a Commercial Savings account.

Money Market Accounts

A Commercial Money Market account is the way to go when you want to earn more but still have access to your money. We offer Money Market account options and tiered rates with the flexibility to access your money anytime.

Certificate of Deposit Accounts (CD)

We offer Certificate of Deposit accounts (CD) for terms ranging from 6 months to 5 years in order to fit your short and long-term needs, and our rates are always competitive. Now's the time to put your money to work and save more.



VISA® & LOAN OPTIONS

More buying power with Visa

Maximize the buying power for your business with a HAPO Visa Credit Card. Our HAPO Business Visa offers the best value combined with all of the perks you want in a credit card.

Business Visa credit card features:

- NO ANNUAL FEE
- ESTATEMENTS
- TRANSACTION ALERTS
- INSTANT ISSUE CARDS
- FRAUD PROTECTION
- UP TO 25-DAY GRACE PERIOD ON FINANCE CHARGES

It's easy to manage your HAPO Business Visa card account through online and/or mobile banking. While busy at work or on-the-go, you can view transaction history and even make a payment. Start making purchases for your business and gain peace of mind with the HAPO Business Visa card.

Lending to grow your business

Finding the right lender is a big deal, especially when every dollar matters to the bottom line. Whether your organization is big or small, we will work with you to find the lending option that best fits your business needs and goals.

Business financing options:

- COMMERCIAL REAL ESTATE
- CONSTRUCTION
- EQUIPMENT
- LINES OF CREDIT



SERVICES & BENEFITS

Mobile & Online Banking

Manage your business account seamlessly with HAPO's online banking. Our online banking platform offers businesses secure, efficient, and 24/7 access to account services, transactions, and more. Also, make sure to download our mobile app so you can bank with confidence at anytime, from anywhere.

Online & mobile banking features:

- CHECK AVAILABLE BALANCES
- MONITOR TRANSACTIONS
- DEPOSIT CHECKS
- PAY BILLS & CREDIT CARDS
- VIEW STATEMENTS
- TRANSFER FUNDS
- SCHEDULE APPOINTMENTS
- AND MUCH MORE

Download the HAPO mobile app in the Apple App Store or Google Play Store.



AutoBooks

HAPO has partnered with AutoBooks to assist your business with invoicing and payments. AutoBooks is designed to help small businesses get paid, manage cash flow, and organize finances.

Direct Connect by QuickBooks

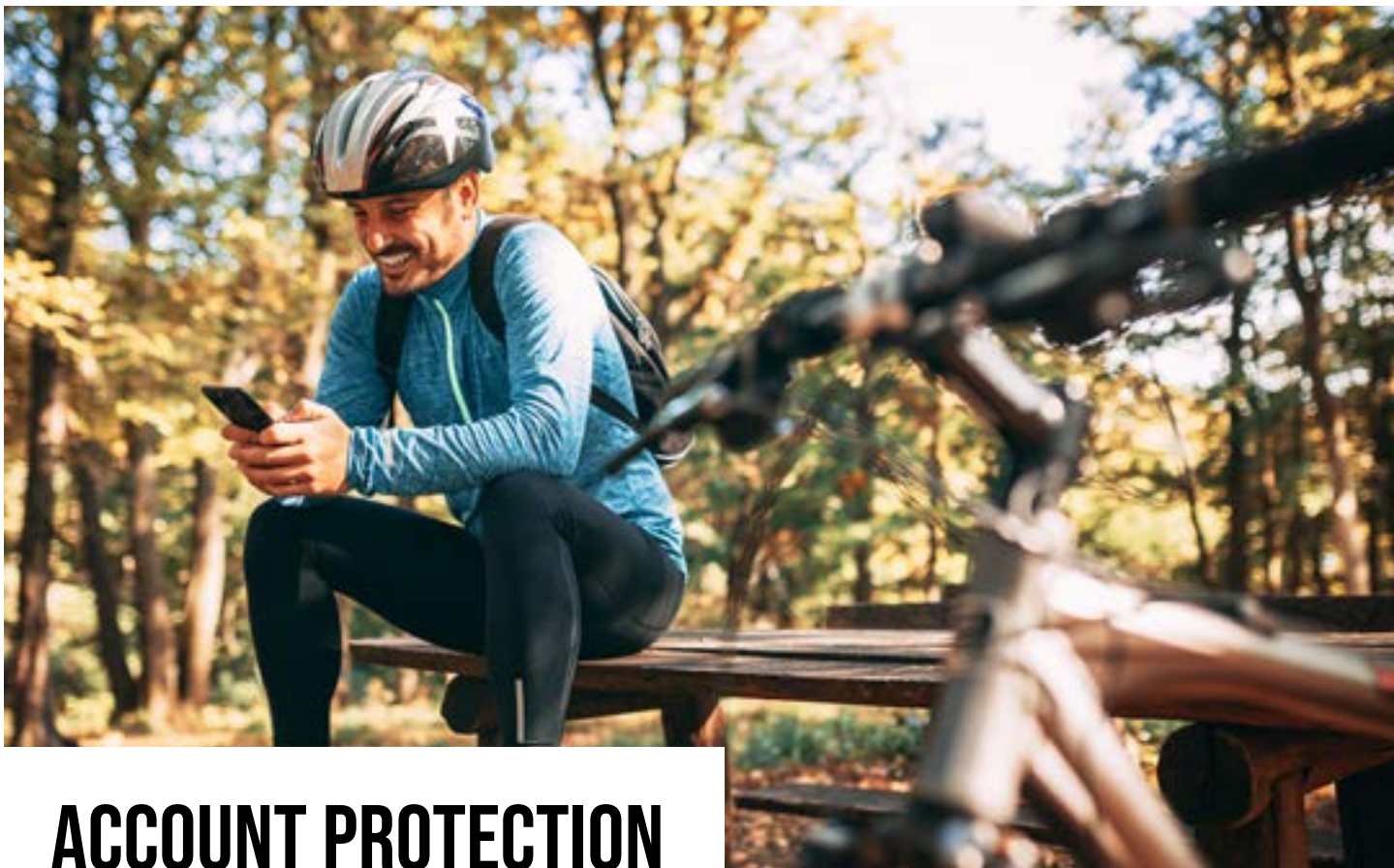
Direct Connect creates a two-way communication between Business Online Banking and QuickBooks. It facilitates, within QuickBooks, the direct download of your banking transactions.

Merchant Services

HAPO Business is proud to partner with Total Merchant Concepts (TMC) to offer debit and credit card processing for your business. TMC was selected for their dedication to delivering reliable service to our business members, along with competitive rates, low setup costs, and affordable monthly fees. Support is available from TMC with a simple phone call.

Some of the amazing benefits include:

- MONTH-TO-MONTH CONTRACT
- CREDIT & DEBIT CARD ACCEPTANCE
- EMV & NFC SOLUTIONS (CHIP & PIN, APPLEPAY)
- AFFORDABLE TERMINALS & POS INTEGRATIONS
- WIRELESS & MOBILE OPTIONS AS WELL AS VIRTUAL TERMINALS
- DELAYED OR REAL-TIME WEB AUTHORIZATION
- BUSINESS GROWTH TOOLS



ACCOUNT PROTECTION

Protecting you from fraud is our top priority. Fraud continues to grow, and criminals are learning and getting more resourceful every day with new scams. Visit hapo.org and view our library of resources so you can stay up to date on how to protect yourself.

We work to keep your accounts safe with fraud alerts and account and Visa card management tools within online and mobile banking. We also have a library of resources on our website so you can stay up to date on the latest scams and how to protect yourself.

FRAUD TIP

HAPO will never ask for your PIN or password.

If you get a call or text asking you to provide this information, hang up! If you are ever unsure if it's legitimate, call the HAPO main line directly.

Protect your debit card

The HAPO Debit app is ideal for cardholders who want to proactively manage their debit cards and receive alerts when their debit card is used.

Management capabilities enable you to:

- MONITOR TRANSACTIONS
- LOCK/UNLOCK CARDS
- SET CUSTOM ALERTS
- SUPERVISE & CONTROL YOUR CHILD'S SPENDING

Manage & control your credit card

Protect your HAPO Business Visa Card within online and mobile banking using our suite of card management tools. You can set up alerts, manage payments and more! Top features include:

- VIEW ACCOUNT DETAILS
- SET ALERTS & CONTROLS
- LOCK YOUR CARD
- MAKE A PAYMENT
- DISPUTE A TRANSACTION
- REPORT LOST/STOLEN

CONVERSION FAQs

ACCOUNT TRANSITION

What will happen to my Community First Bank account(s)?

Your Community First Bank account(s) and available balances will be transferred to HAPO during the system conversion. Your new account at HAPO will reflect the same account ownership.

If I currently have a Community First Bank account and a HAPO account, will my Community First Bank account merge into my existing HAPO account?

No. Your existing Community First Bank account and balance will be converted into a new HAPO account, resulting in two HAPO accounts.

What will happen with my account between now and the system conversion?

There will be no impact to your account between now and system conversion. Community First Bank employees will continue to support your current account. HAPO and Community First Bank will work together to ensure your account converts to HAPO's core processing system with minimal to no impact.

Will my existing Community First Bank account number change?

For most Community First Bank clients, there will be no change to their account numbers. If you happen to be in the small group of clients who will experience a change, there will be a separate communication notifying you of the change.

ACCOUNT DETAILS & FEATURES

Will I have a new routing number?

Yes. HAPO's routing number is 325181264.

Will my interest compounding and crediting frequency method change?

Yes, but only for Savings, Checking, and Money Market accounts. Certificate (term) accounts will keep the same crediting frequency for the rest of their current term. At maturity, they will adopt HAPO's compounding and crediting method and frequency. You can review HAPO's current methods and frequencies in our rate schedule at hapo.org.

Will I get tax forms from Community First Bank?

No. All applicable tax forms for the 2025 tax year will come from HAPO, not Community First Bank. You'll receive them during the regular tax form mailing period next year.

Will anything change for my statements?

Statements will be generated on the last day of each month and sent by mail, or accessible through Online Banking if you're enrolled in eStatements. Each account will receive its own separate statement.

ACCESS & TRANSACTIONS

What if my address or contact information needs to be updated?

It is very important that your account has the most current contact and mailing information on file. Most correspondence regarding the acquisition and your new HAPO account will be coming through mail and email. If you need to change your address or contact information, please contact or visit a Community First Bank branch as soon as possible. After the system conversion, you may call HAPO at (509) 943-5676 or stop by any of our branches for assistance with updating your address and contact information.

Will I receive a new debit card?

Yes. If you currently have an ATM or debit card with Community First Bank, you'll receive your new HAPO card before system conversion. Hold onto it until after conversion— then, follow the activation instructions on

the sticker attached to your card to set your PIN. If you have recurring payments linked to your old debit card (like streaming services, gym memberships, or subscriptions), be sure to update those merchants with your new card number and expiration date once your HAPO card is activated.

Who can access my account?

Your new account at HAPO will reflect the same account ownership as your Community First Bank account. Joint owners on Sole Proprietorship accounts have full access to all shares under the same account number. All persons permitted to transact on your account must provide valid ID to conduct transactions.

What information do I need to process a transaction or to receive account information?

At HAPO, protecting our member's personal and account information is one of our top priorities. For this reason, you may be asked to provide your most current identification or answer security questions. While our goal is not to inconvenience you, we may also ask you to provide us with additional information to complete your member profile with HAPO. For identification methods over the phone, security questions will be obtained.

Will my direct deposits and automatic withdrawals continue after the conversion to HAPO?

Your direct deposits and automatic withdrawals will seamlessly post to your new HAPO account.

Can I run business transactions through my personal account?

All business related transactions must be processed under a business account.

Can I continue using my Community First Bank checks?

Yes. You can keep using them—they'll work just fine with your new HAPO account. When you run out, we'll be happy to help you place a new order. Standard check order fees will apply.

What happens to my credit card with Community First Bank?

Nothing will change— you can continue using your credit card without any interruption. Your card is issued and serviced by a third-party processor, TIB, and will remain supported by them. If you have questions or need assistance with your card, you can contact TIB at 1-800-367-7576 or log in to your account at cardaccount.net.

If you'd like to apply for a HAPO Business Visa credit card, visit hapo.org or stop by any HAPO branch.

Will the way my transactions post change?

At HAPO, most transactions are applied to your account as we receive them throughout the day, rather than all at once at the end of the business day. This means you'll often see your account activity update sooner, helping you keep a more up-to-date view of your balance. Some transactions, like certain checks or deposits, may still take time to fully process, but in general you'll notice your account reflecting activity more quickly than before.

GENERAL OPERATIONS

Will the Community First Bank branches remain open after the system conversion?

Yes. The Community First Bank branches will remain open for business and will operate as full service HAPO branches post-conversion.

Will the hours of operation be the same?

Post conversion, Community First Bank hours of operation will change to match HAPO's. Visit hapo.org for a complete list of hours and locations.

Will employee emails and phone numbers change?

Employee email addresses have already transitioned to HAPO emails, and messages sent to the old Community First Bank addresses will continue to forward automatically until December 31st, 2025. After that date, messages will need to be sent directly to the

employee's hapo.org email address. Direct phone numbers for employees will not change—you can continue to use the same numbers you have today. Branch and department phone numbers, however, will change at system conversion. Those numbers will be routed to HAPO's main Contact Center for assistance.

Why do some materials still reference FDIC instead of NCUA?

As we transition from FDIC to NCUA insurance following the acquisition, we are updating most materials to reflect this change. However, some materials may still temporarily reference FDIC until our system conversion is fully completed. We are actively working to meet NCUA and regulatory requirements.

What does "A Division of HAPO" mean, and when will branch signage be updated?

The phrase "A Division of HAPO" has been added to most CFB logos and notices to clearly show our unity under the HAPO Community Credit Union brand following the legal acquisition. Full signage and branding updates will be completed after the system conversion. Once completed, all signs and materials will fully reflect the HAPO brand.

When will the Community First Bank website (cfbhfg.com) no longer be available?

The website cfbhfg.com will be unavailable beginning post-conversion.

DIGITAL BANKING SERVICES

Do you offer electronic banking services?

Yes. HAPO offers online banking and the HAPO mobile banking app. These services provide you with fast, free and secure access from the convenience of your smartphone, tablet or desktop.

How do I access online banking?

We are actively working with our online banking vendor to ensure a smooth transition for both personal and business users. While some details are still being finalized, we will share updates as they become available.

We recommend checking our Community First Bank Acquisition page on hapo.org regularly for the most current information. If there are any important updates that may impact your access or experience, we will share those details through our standard communication channels.

Will I still have access to my eStatements?

Yes. If you're currently enrolled in eStatements, you'll continue to have access to your digital statements anytime through Online Banking. If you're not enrolled yet, you can sign up quickly within Online Banking to start receiving eStatements.

LOANS & PAYMENT PROCESSES

Does HAPO do commercial lending?

Yes, whether your business is big or small, we will work with you to find a lending option that best fits your business needs. We also offer commercial credit cards to support your growing business.

Will the terms and conditions of my loan still apply?

Yes. The existing terms and conditions of your loan with Community First Bank will be honored by HAPO.

How do I make payments?

Automatic payments to your loan will continue to be processed upon system conversion. Payments can also be made at any HAPO location or mailed to HAPO's corporate office: 601 Williams Blvd., Richland, WA 99354

Can I make a payment over the phone or online?

Yes. You can make payments by phone, through Online Banking, or with the HAPO mobile app. Many options are free, and some allow recurring payments so you don't have to think about it each month. For full details, including any fees that may apply, visit hapo.org and select "Payment Center."

FEES & DEPOSIT INSURANCE

Will my account services or fees change?

Until system conversion, your account will follow the Community First Bank fee schedule. After that, your HAPO account will follow the HAPO fee schedule, which you can find in the new account disclosures we sent to you by email or mail.

Are my deposits insured?

Yes. Moving forward, your deposits are insured by the National Credit Union Administration (NCUA). Visit mycreditunion.gov/estimator for share insurance coverage estimates and reports on your account(s).

Does HAPO participate in a surcharge-free ATM network?

Yes, HAPO participates in the CO-OP ATM network. Through this partnership, you will have access to nearly 30,000 surcharge-free ATMs nationwide. We do not participate in Money Pass. If you use a non-HAPO, non-CO-OP ATM a \$2.00 fee applies in addition to any fees charged at the ATM.

ADDITIONAL BANKING SERVICES

Will I still be able to order or exchange foreign currency?

Yes, you can still order foreign currency through HAPO—just place your order at least two business days in advance so it's ready when you need it. We are unable to accept unused foreign currency back, so be sure to only order what you think you'll use.

What will happen with my ICS and CDARs?

HAPO will work with IntraFi to continue supporting your Insured Cash Sweep (ICS) and Certificate of Deposit Account Registry Service (CDARs).

Will anything change with my courier service?

Your courier service will continue without interruption. You can continue placing your cash/coin orders by calling 509-735-5008. If any changes are made in the future, we'll communicate them with you ahead of time.

Can I continue using my current RDC (Remote Deposit Capture) scanner?

Yes. If you use a business desktop scanner for making deposits, you can continue using your same equipment. This service will remain uninterrupted.

What if my merchant services are set up through Ironwood?

If you're already working with Ironwood for merchant services, you'll continue to do so without any changes. Your services with Ironwood will remain the same.

For the full list of Frequently Asked Questions (FAQs) and details, please visit:

hapo.org/acquisition-hub



WASHINGTON LOCATIONS

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

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

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
8131 W. Clearwater Ave.
Kennewick, WA 99336

GRANDRIDGE
8131 W. Grandridge Blvd.
Kennewick, WA 99336

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 Taumarsen Rd.
College Place, WA 99324

VANCOUVER

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



OREGON LOCATIONS

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

For hours and maps to all branches, visit hpo.org

Learn more at hpo.org · [f](#) [@](#) [v](#) [in](#) [X](#)

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