



ACQUISITION GUIDE

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

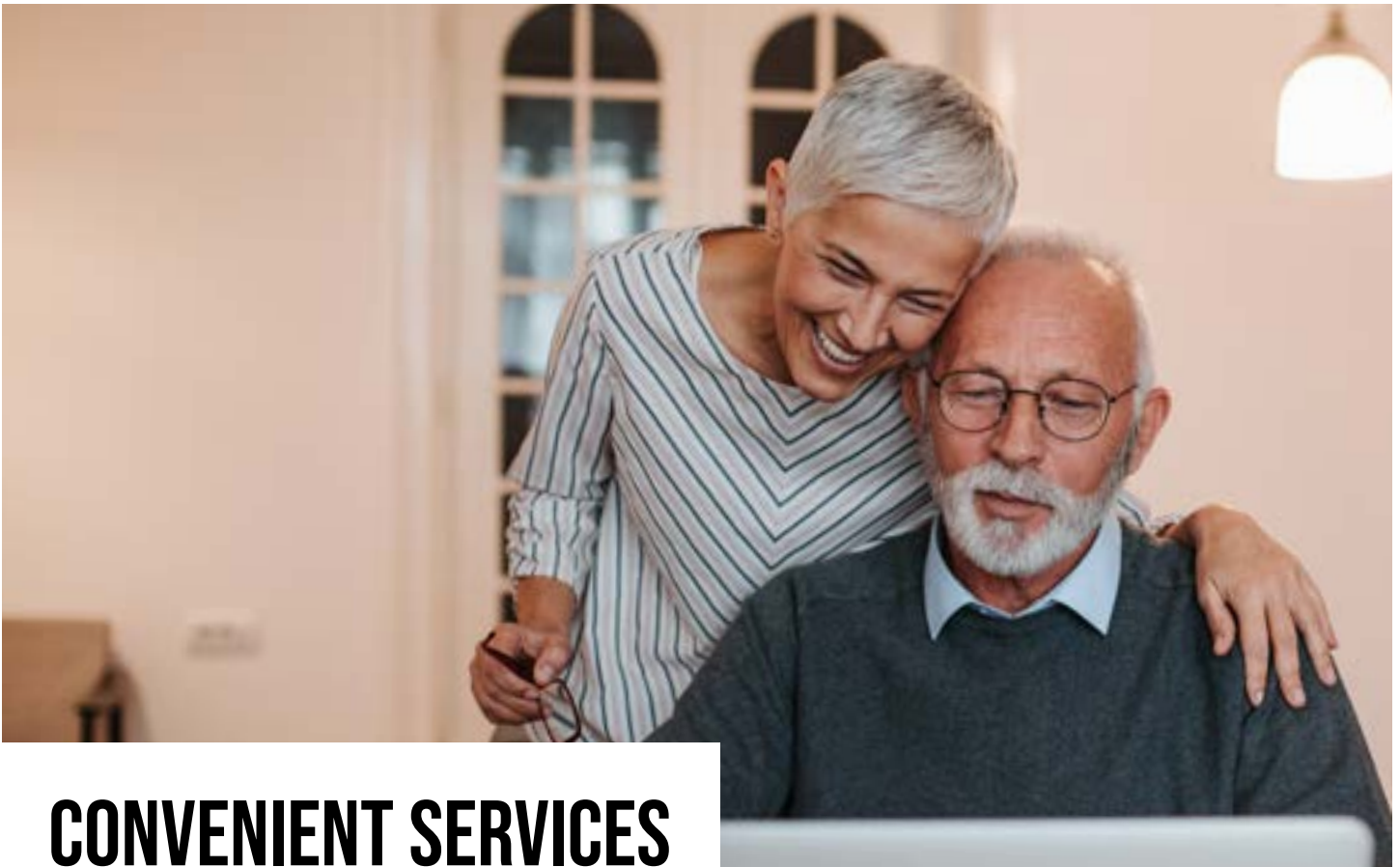
In 2018 our Vancouver, WA branch became WELL Certified™, which is awarded to buildings that demonstrate environmentally friendly practices. We're the first credit union in the world to receive this certification.

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





CONVENIENT SERVICES

Mobile Banking

Safely manage your accounts with ease and confidence— anytime, from anywhere! With the HAPO Community Credit Union mobile app and online banking you can:

- VIEW AVAILABLE BALANCES
- MONITOR TRANSACTIONS
- DEPOSIT CHECKS
- PAY BILLS & CREDIT CARDS
- VIEW STATEMENTS
- MAKE LOAN PAYMENTS
- TRANSFER FUNDS
- SCHEDULE APPOINTMENTS
- FLAG A CARD FOR TRAVEL
- AND MUCH MORE

Download the HAPO mobile app in the Apple App Store or Google Play Store. For debit cards, download the HAPO Debit app.



Express Pickup

With HAPO's Express Pickup service, you can pick up your cash withdrawal, cashier's check or research request at select locations. Save time and schedule your Express Pickup in online banking or our mobile app.

Money Management (MX Money)

This comprehensive tool allows members to access and manage their accounts and assets, visualize spending trends, auto-create budgets, prioritize debts, set savings goals and more. Click on the Money Management icon in online or mobile banking to get started.

SavvyMoney

SavvyMoney is a comprehensive credit score program offered by HAPO that helps you stay on top of your credit. In addition to your instant free credit score, you'll also be able to view and track what matters most in your credit report.

Financial Coaching

We believe your money and your life are connected, and you deserve to feel great about both. That's why we offer FREE financial coaching to everyone. Each session is a private conversation with a Certified Financial Coach where— instead of reviewing bank statements and tax options— we'll talk more about you and how you can create a life you love.



ACCOUNT OPTIONS

Savings Accounts

A HAPO Savings account is the cornerstone of your membership. Enjoy no monthly maintenance fees, no minimum balance, and the ability to set up account alerts and more with our mobile banking app. When you open a HAPO Savings account, your hard-earned money is both safe and easy to manage.

Checking Accounts

At HAPO, we believe in Fee Fairness® and no hidden charges. That's why with a HAPO Checking account, there is no joining fee, no monthly fee, no minimum balance required plus all the freebies a checking account should have.

Youth Accounts

Kids are pros at just about everything, so let's make your child a pro at saving! Teaching your child to save starts with a Kids Savings account at HAPO. Once your child's account is open, receive access to free financial education videos, resources and more.

Certificate of Deposit Accounts (CD)

At HAPO, you can always count on top rate Certificate of Deposit accounts (CDs) that earn you more money. We offer Certificate accounts 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.

*CDs opened online will have 30 days to fund the certificate in order to earn the posted CD rate.

Money Market Accounts

HAPO's Money Market account offers competitive tiered dividend earnings with no maturity dates. With this account you have check-writing abilities and get the benefits of a savings and a checking account combined.

IRA Accounts

It's never too early to start thinking about retirement, so make the most of your future. Whether you want to save for a better retirement or for college, we've got you covered. All of HAPO's IRAs are available as either a Fixed Rate IRA Certificate or a Variable Rate IRA Savings account. We offer both Traditional and Roth IRAs as well as education savings accounts (Education IRA.)



HAPO VISA®

We don't have a "one-size-fits-all" approach when it comes to our members, which is why we offer a number of Visa card options to fit your lifestyle and goals.

All of our Visa Credit Cards have great rates and no annual fees. Whether you are looking for a credit card that can earn you cash on demand or a card to help build your credit; choose the card that's right for you and enjoy all the convenience we offer too.

- HAPO VISA CASH BACK
- HAPO VISA LOW RATE
- SHARE SECURED VISA
- HOME EQUITY VISA
- YOUTH VISA

Instant Issue Cards

Visit any HAPO branch to get your HAPO Visa card printed instantly. We make it simple, fast and convenient so you can get back to your day with immediate access to your money.

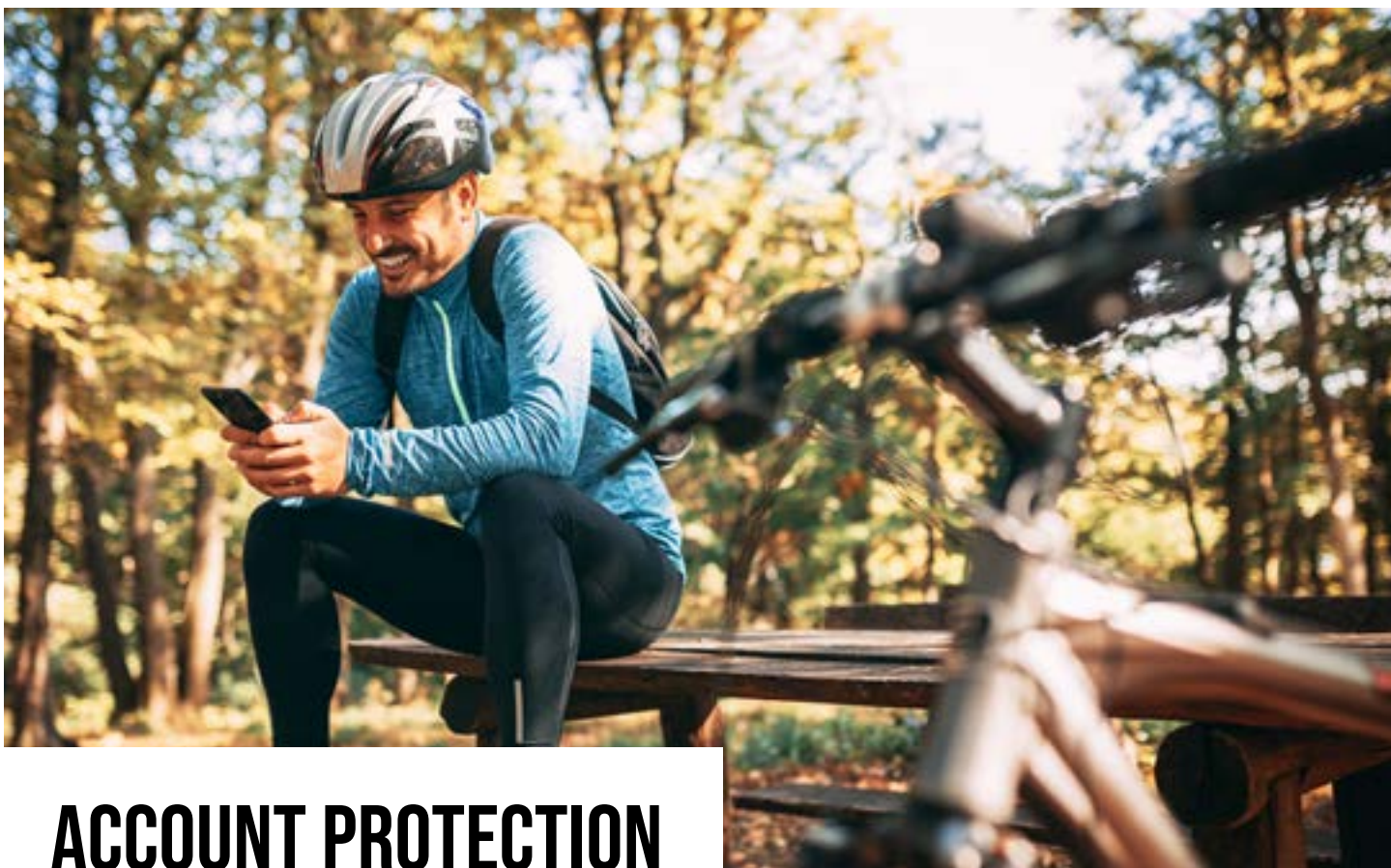
*Initial card is free; replacement cards are \$5.00.

Visa Balance Transfer

Consolidate credit card debt into one low payment with a HAPO Visa Balance Transfer. You can transfer your high-rate balances to a HAPO Visa by applying through Online Banking, at any location when you bring in your balance transfer information, or by calling 866-820-6805 anytime, 24 hours a day.

View current rates and Terms and Conditions at hapo.org.





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.

Manage & control your credit card

Protect your HAPO Visa Credit 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

Protect your debit card

The HAPO Debit app is ideal for debit 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



LOAN OPTIONS

It all starts with great rates! Of course, personal service helps too. Our loan officers will walk you through the process and help you find the loan option that's right for you.

Home Loans

HAPO Mortgage is the place to start if you are looking to buy a home, refinance, or put your home's equity to work. We offer competitive rates and a quick turnaround time to close your loan. Plus with more options and flexible financing plans combined with our standard of service, we are confident you will be completely satisfied with the entire process. HAPO Mortgage Loan options include:

- CONVENTIONAL FIXED RATE
- FHA MORTGAGE
- VA LOANS
- CONSTRUCTION LOANS
- LAND/LOT FINANCING
- FIXED HOME EQUITY
- HOME EQUITY VISA (HELOC)
- AND MORE

Vehicle Loans

HAPO has become well known for providing some of the best auto loans around. You can apply online or choose HAPO at the dealer. We offer financing on many types of vehicles.

- NEW AND USED AUTOS
- BOATS AND MOTORCYCLES
- RVS/TRAVEL TRAILERS
- OFF-ROAD VEHICLES

Make free payments your way

Making a loan payment shouldn't give you a headache. That's why we offer free loan payment options that can be made from your HAPO account.

Enjoy the ease of an automatic transfer from your account or from another financial institution. Forms are simple and can be found on our website at hapo.org.



HAPO BUSINESS

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

Business accounts made easy

Whether it's a business checking, savings, or money market account, our goal is to make your life and business easy to manage. Great perks mean you can focus on what matters... your business.

Business Loans

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 the needs and goals of your business.

Business Credit Card

Maximize buying power for your business with a HAPO credit card. Our HAPO Business Visa offers the best value combined with all the perks you want in a credit card. Apply now and start making purchases for your business with peace of mind.

Merchant Services

We are proud to partner with Total Merchant Concepts (TMC) to provide debit and credit card processing. We chose TMC because of their commitment to providing great service to our business members. Plus, they have competitive rates, low set-up costs, and monthly fees to make card processing affordable.

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.

Will anything change on my account?

At HAPO, every member has a savings account as the foundation of their membership. When your account is transferred to HAPO, you'll see a new base savings account linked to any non-savings accounts, such as a checking, loan or money market. No minimum balance applies. See hapo.org for more details.

What will happen with my Certificate of Deposit?

If you have a Community First Bank CD, it will transfer to HAPO with the same rate and term you have now— no changes until it matures. When it's time to renew, your CD will follow HAPO's current terms and conditions.

What will happen to my Health Savings Account?

Your HSA will transfer to HAPO and will continue to be supported. All HSA holders will receive a separate communication with more information and next steps.

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).

ACCOUNT DETAILS & FEATURES

Will I have a new routing number?

Yes. HAPO's routing number is 325181264.

Will my overdraft transfer at Community First Bank continue at HAPO?

It won't carry over automatically, but HAPO offers a similar service called Overdraft Transfer Protection. If you're interested in enrolling, contact us after system conversion— we'll walk you through the details and help you get set up if it's the right fit for you.

If I currently have beneficiaries on my Community First Bank account, will they transfer over to my new HAPO account?

Yes. Your current beneficiaries on file on your Community First Bank account will be the beneficiaries on your new HAPO account. If you have questions on the current beneficiaries or would like to make changes prior to the system conversion, please call or visit the nearest Community First Bank branch.

Will I receive interest on my Community First Bank account?

Community First Bank will make a final interest payment to your account as part of the transition. After that, your deposit account will continue earning dividends on HAPO's schedule— there will be no gap in what you earn.

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 any 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.

Does HAPO offer insurance products to its members?

Yes, HAPO partners with TruStage Financial Group, Inc. to provide members with insurance options, including free Accidental Death & Dismemberment (AD&D) coverage (opt-in required to receive benefit), Life Insurance, and Auto & Home Insurance. In 2026, eligible consumer account holders may begin receiving mailings about these offers. Members can enroll or learn more at www.trustage.com or by calling 1-800-798-8798. TruStage insurance products are not deposits, not federally insured, and not guaranteed by HAPO Community Credit Union. Products and features may vary by state. Contact TruStage for full coverage details. To opt out of marketing communications please contact the Credit Union.

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.

Who can access my account?

Your new account at HAPO will reflect the same account ownership as your Community First Bank account. Only account owners can access or conduct transactional business on accounts. Joint owners have full access to all shares under the same account number.

What information will I need in order to conduct 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.

Will I receive a new ATM or 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.

What will happen to my CardValet app?

You can keep using your CardValet app until our system conversion. After that, it will no longer work, and you'll simply switch to HAPO's Debit Card app, available in the Apple App Store or Google Play Store. It offers many of the same features you already enjoy— plus some great new ones to make managing your card even easier.

Will the extra line of text under my name on my debit card transfer to HAPO?

Community First Bank allows members to add a notation under their name on debit cards (like "Groceries" or "Vacation"). HAPO debit cards do not include that feature.

What happens to refunds I am expecting to my Community First Bank debit card?

Refunds to your Community First Bank debit card will post to your new HAPO 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.

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 statement will be addressed to the primary account holder, with the joint owner's information included in the statement details. Each account will receive its own separate statement.

Will I still get check images with my statements?

No. Check images are no longer available on consumer account statements.

What happens to my credit card with Community First Bank?

Nothing will change and 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 Visa credit card, visit hapo.org or stop by any HAPO branch.

Will there be any changes to how transactions are processed?

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 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 Community First Bank 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 a mobile app for fast, free, and secure access from 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

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.

Do I need to update the lien holder on my insurance policy?

Yes. If your loan requires full coverage insurance please contact your insurance agency to add HAPO as lien holder.

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.

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

Does HAPO offer investment services?

HAPO has a trusted relationship with HFG Trust, who provides a wide range of wealth management and trust 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.

Will I still have access to a coin machine?

Yes. You can continue to bring your coin to any location— either the branch you use now or a HAPO branch. If you visit a location with a self-service coin machine, a 5% processing fee will apply.

Will I still be able to purchase money orders?

No. However, HAPO does offer free cashier's checks to our membership.

Will there be any changes to my safe deposit box?

The only change is that rent will now be collected once a year on the 1st of your usual payment month (for example, April 1st instead of April 16th). You'll receive a reminder notice one month before the rent is due.

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 hapo.org

Federally insured by NCUA.
NMLS #477622

