

IMPORTANT INFORMATION ABOUT YOUR HAPO COMMERCIAL ACCOUNT

HAPO Community Credit Union is providing notice about how certain existing commercial account fees will be assessed and clarified under the current HAPO Fee Schedule. These are not new fees. Certain fees were previously disclosed but have not been assessed. Beginning November 1, 2026, HAPO will assess those fees as described below. This notice also clarifies how coin machine activity is treated for commercial accounts.

Rolled Coin & Cash Order/Exchange Fees:

These previously disclosed fees will be assessed for requests made in person or through online channels. The fee is \$0.10 per roll for rolled coin orders or exchanges and .1% of the total order for cash orders or exchanges.

Coin Machine Fee:

Commercial accounts are not charged this fee because coin deposits are already included in Commercial Cash Activity Fees as outlined in the HAPO Fee Schedule.

Please review and retain this notice for your records. This fee disclosure is available upon request at any time. If you have questions or would like this notice in Spanish, please contact the Credit Union or visit a Financial Center.