

Client Inquiry Response

- **Strategic Opportunity:** This merger presents an opportunity to reposition our banking services within a larger scale operation that benefits from a competitive advantaged charter, while retaining consistent leadership and local decision making.
- **Leadership Roles:** Eric and other executives will assume senior leadership roles at HAPO. Additionally, Eric and the other board members will remain on the HFG Trust board of directors, with HFG's direction remaining under the leadership of Will Wang.
- **HFG Trust Update:** HFG Trust is now an independent entity, continuing as a chartered Trust company in Washington focused on wealth management and corporate trustee services. Our leadership, including Will Wang and Ty Haberling, remains unchanged. Your current financial advisors and service teams will also continue to support you without interruption. HFG Trust will keep operating from our Kennewick headquarters at 8131 W. Grandridge.
 - **Strategic Partnership:** Additionally, HFG will enter into a strategic partnership with HAPO Community Credit Union, expanding our services to HAPO members.
- **Ongoing Commitment:** The company remains committed to its multi-generational objectives, focusing on the Wealth and Trust services and continuing to deliver Private Banking Service via a strategic partnership.
- **What This Means for You (Clients):**
 - **Increased Scale and Capabilities:** Through our merger with HAPO, we will access the enhanced capabilities needed to meet your growing financial needs more effectively.
 - **Enhanced Competitive Strengths:** The unique advantages of a credit union charter, combined with our larger scale, will enable us to offer you more competitive pricing, larger loan sizes, and a wider array of financial products.
- **Local Decision-Making:** We will continue to make all key decisions within the Tri-Cities area, ensuring that the personal touch and community focus you value remain unchanged.
- **Looking Ahead:** The full transition is planned for mid-summer of 2025, pending regulatory and shareholder approval. Business operations will continue as usual in the meantime, and we'll provide a detailed future roadmap by the end of November.
- **Maintaining High Standards:** We are committed to upholding the high service standards you have come to expect from us. Should you have any questions or uncertainties, we are here to help. For more complex inquiries, we will connect you directly with Eric, our CEO, who will provide the detailed clarity and support you require.