

Client Inquiry Response Sheet

General

1) Why is Community First Bank joining with HAPO Community Credit Union?

We prioritize enhancing our service capabilities to better meet your needs. This relationship is a forward-thinking collaboration between Community First Bank and HAPO Community Credit Union, designed not only to maintain our current offerings but to significantly elevate them. By combining forces, we are bringing together the best of both institutions, ensuring that you, our valued clients, will experience even more personalized service and an expanded portfolio of financial products. This partnership strengthens the trusted relationships you rely on while laying the groundwork for new opportunities and benefits that will enrich your experience with us.

2) What improvements can I expect to see from this acquisition?

You can anticipate a broader array of financial products and more competitive pricing, thanks to the unique advantages offered by a credit union charter and our expanded scale. Our commitment to local community initiatives will be strengthened, as both Community First Bank and HAPO Community Credit Union remain dedicated to fostering community and business development. This relationship aims to join the best of both worlds to deliver considerable improvements in commercial, consumer, and mortgage banking experiences.

3) Who can I contact for more information or if I have concerns?

If you have any questions or concerns, our dedicated client service team is ready to assist you, whether by phone, email, or in person at any of our local branches. You can reach out to us or find the contact information for your specific branch here: <https://cfbhfg.com/contact-us/>.

For more in-depth inquiries, our CEO, Eric Pearson, is also available to provide detailed insights and support, ensuring you have a clear understanding of the acquisition and its benefits. You can find his contact information here: <https://cfbhfg.com/team-member/eric-pearson/>.

We are all committed to making this transition as smooth and beneficial as possible for everyone involved.

4) Will there be any disruption to services during the transition?

Business operations will continue as usual until the full transition in mid-third quarter of 2025. We have a detailed integration plan designed to minimize disruptions. Our teams are working diligently to provide a seamless transition, with ongoing communications to keep you informed every step of the way. For the latest updates and information, please visit our website at <https://cfbhfg.com/>.

5) When can we expect more detailed information about the future roadmap post-close?

A thorough future roadmap will be provided closer to the date of partnership completion, anticipated mid-third quarter of 2025. This will outline the expected changes and enhancements post-close, preserving transparency and preparedness for all stakeholders.

Banking Team

1) How will leadership changes affect the management of the bank?

Eric Pearson and other key executives will assume senior leadership roles at HAPO Community Credit Union, establishing continuity in management. Eric, alongside the other board members, will also continue to serve on the HFG Trust board of directors, with strategic direction remaining under the leadership of Will Wang. Leadership's focus will continue to prioritize decision-making informed by a deep understanding of our local clients' needs.

2) What should I expect in terms of customer service? Will there be new contact points or changes in how I receive support?

First-rate customer service is an essential, and you can expect to continue receiving reliable support from your current contacts. As we integrate our expanded services, we will introduce new, enhanced channels of communication to guarantee that you receive efficient and effective support.

3) Will there be any changes to my branch or the people I work with?

All branches will operate as usual, and you will continue to work with the same bank representatives. Our local presence and commitment to community-based service remain stronger than ever. Additionally, the relationship provides access to more branch locations, further enhancing our local service capacity.

Operational

1) What changes should we expect with HFG Trust after the acquisition?

HFG Trust will become an independent chartered Trust company focused on wealth management and corporate trustee services. The leadership team, including Ty Haberling and Will Wang, remains unchanged. Operations will continue from our headquarters in Kennewick, and your current financial advisors and service teams will maintain their roles, safeguarding continuity in service.

2) What assurances do we have regarding the continuation of local decision-making?

We are committed to local decision-making and assuring that all key decisions remain within the Tri-Cities area. This commitment supports our focus on maintaining the personal touch and community-centered services you rely on.

3) How will the acquisition affect the bank's involvement in the community?

The relationship will not only maintain but likely enhance our strong commitment to community involvement. Both Community First Bank and HAPO Community Credit Union have a proud history of investing in the community, not only through financial contributions but also through active volunteer service. Together, we're dedicated to continuing and expanding these efforts, leveraging the strengths of both institutions to support local organizations, businesses, and initiatives. Our teams, known for their strong community ties and exceptional service, will continue to play a vital role in making a positive impact.

Client Accounts

1) Will my account be affected by this acquisition?

For now, until the third quarter of 2025, your account will remain the same with uninterrupted service. We prioritize the stability and continuity of all client accounts and relationships, ensuring that you receive the consistent service you rely on. Should there be any changes after this period, we will update you in advance and make certain the transition is smooth and easy for you.

2) What are the benefits of the acquisition for clients in terms of financial products and services?

The relationship with HAPO Community Credit Union brings the unique benefits of a credit union charter and an increased organizational scale, enhancing our ability to serve you with more competitive financial products and services. This integration allows us to offer improved pricing, larger loan capacities, and a broader range of financial options designed to meet your evolving needs more effectively. These enhancements stem from our combined strengths, securing clients' superior financial solutions.

3) How will the strategic partnership between HFG Trust and HAPO Community Credit Union affect us?

As current clients of HFG Trust, you can rest assured that your relationship with us will remain unchanged. HFG Trust is transitioning as an independent entity but will continue to offer the same trusted services. In addition, the new partnership with HAPO Community Credit Union enables HFG Trust to broaden our service offerings to include HAPO members. This expansion will not affect the quality or scope of services you currently have. This move is designed to enhance our capabilities and reach, allowing us to serve an expanded clientele effectively while maintaining the high standards you expect from us.

4) How will this acquisition affect my privacy and the security of my financial information?

Your privacy and security are our top priorities. The acquisition will not compromise the security of your personal and financial information. We will continue to adhere to strict data protection standards and implement up-to-date and enhanced security measures as necessary.

5) Will there be any changes to the fees for existing accounts or new accounts post-close?

We are currently evaluating all aspects of our fee structure to verify it remains competitive and reflects the enhanced value we can offer through the relationship. Any changes will be communicated clearly and in advance.

6) Will the acquisition affect any of the terms or conditions of my current deposits?

There will be no immediate changes to the terms or conditions of your existing deposits. We will notify you well in advance if any modifications are needed in the future.

7) Will there be any benefits specifically for small business owners or corporate clients?

The acquisition will bring significant benefits tailored specifically to meet the needs of our small business owners and commercial clients. You will enjoy enhanced access to capital and improved lending options designed to support growth and operational efficiency. Additionally, our combined resources will enable us to offer a suite of more robust commercial banking solutions, providing you with advanced tools and services to manage your business finances more effectively.

8) What happens to my loans and mortgages? Are there any benefits with this acquisition?

All existing loans, lines of credit, and mortgages will transfer to HAPO Community Credit Union under their current terms and conditions, with no changes or interruptions. This partnership brings added value, including access to HAPO Community Credit Union's competitive and creative lending solutions, designed to support your future financial needs. Additionally, we're introducing in-house branded credit cards, offering expanded benefits and services tailored to our clients.