



Dear Community First Bank Customer,

As you may know, HAPO Community Credit Union (HAPO) is purchasing Community First Bank (CFB). On behalf of HAPO's Board of Directors and our entire team, we would like to personally welcome you to HAPO. We look forward to helping you make the transition from a CFB customer to a HAPO member, showing you first-hand the benefits of credit union membership. At HAPO, we are dedicated to improving the financial well-being of our members through economically priced and conveniently delivered services, caring personal service and sound financial management. This letter serves to officially notify you about the acquisition transaction, as well as a change in deposit insurance coverage, enclosed you will find more information to help you navigate all immediate questions you might have about this transition.

Acquisition Date

The acquisition legal date is currently scheduled for 08/01/2025. At closing, all customers of CFB will automatically become members of HAPO. There will be no changes in account structure or servicing as a result of the acquisition. However, if at a later date such changes are made, you will be provided with a minimum of thirty (30) days notice before any changes are made. The acquisition is subject to the regulatory approval of the Federal Deposit Insurance Corporation ("FDIC"), the National Credit Union Administration ("NCUA"), and the Washington State Department of Financial Institutions ("DFI").

Deposit Insurance (FDIC and NCUA)

After closing of this acquisition, deposit accounts will be insured by NCUA up to \$250,000 per member for each account category. The NCUA is a federal agency created by the United States Congress, which administers the National Credit Union Share Insurance Fund and offers similar deposit insurance to that of the FDIC. (See the enclosed NCUA and FDIC Insurance Comparison chart.) Following the transfer of your deposits to HAPO at closing, CFB will voluntarily terminate the insurance of its deposits by the FDIC. Any new deposits made into HAPO will be insured by the NCUA rather than the FDIC to the extent such deposits are eligible for NCUA insurance. This notice of termination of FDIC insurance is being provided pursuant to 12 CFR 307.3. Please contact Eric Pearson, CEO of CFB, by email at epearson@community1st.com or by phone at 509-222-2258 if additional information is needed regarding this notice, the insured status of your account(s) or if you have any other questions regarding the proposed transaction. No interruption in the insurance coverage of your deposits will occur.

No Interruption in Service

All CFB locations will remain open and continue to serve you at the location's normal business hours before, during and after the acquisition. HAPO has no plans to close any CFB branches, and CFB customers will also enjoy the added convenience of HAPO's 21 other branch locations upon conversion of each bank's data processing systems, which may take to the end of 2025 to complete. In addition, all bank ATMs will remain available, and you will continue to have access to property in your safe deposit box. CFB employees will continue to serve you as employees of HAPO.

Watch for additional information from us as we look to provide you with a seamless transition to becoming a member of HAPO. We are proud to welcome you to HAPO and hope you and your family will take advantage of HAPO's products and services that will be offered to you as a member following closing of the transaction. HAPO believes in people helping people, and we are here to assist in any way we can.

Sincerely,

Eric Pearson
Community First Bank
CEO

Scott Mitchell
HAPO Community Credit Union
President/CEO

NCUA and FDIC Insurance Comparison

	Single Account <i>(one owner)</i>	Joint Account <i>(more than one owner)</i>	Retirement Accounts <i>(includes IRAs)</i>	Revocable Trust Accounts	Corporation, Partnership, and Unincorporated Association Accounts
NCUA Insured	\$250,000 per owner	\$250,000 per co-owner	\$250,000 Aggregate for Roth and Traditional and \$250,000 for Keogh	\$250,000 per owner per beneficiary <i>(includes Coverdell Education Savings accounts)</i>	\$250,000 per corporation, partnership or unincorporated association
FDIC Insured	\$250,000 per owner	\$250,000 per co-owner	\$250,000 per owner	\$250,000 per owner per beneficiary up to 5 beneficiaries <i>(includes Coverdell Education Savings accounts)</i>	\$250,000 per corporation, partnership or unincorporated association

Note: See NCUA's website at www.ncua.gov and FDIC's website at www.fdic.gov where more detailed information about share and deposit insurance can be found.

A Smarter Way to Bank is On the Way

News about our plans – and the value it brings for you.

We are very excited to announce that membership with HAPO provides you with great value. We will offer you a variety of financial solutions, innovative access to your accounts, and competitive savings and loan rates – for all commercial, mortgage and consumer relationships. We will be able to ultimately serve you in more ways, and in ways that also enhance our commitment to our local communities.

We understand that you may have some additional questions, so we are providing answers to some of these questions. Please review these helpful Q&A's and let us know if you have others we can help answer.

Questions & Answers

How big is HAPO and where are they located?

HAPO is headquartered in Richland, WA with more than 209,000 members. Their assets are over \$2.38 billion, and they operate 21 branches across Washington and Oregon.

Who will be the President/CEO of the combined entities?

Scott Mitchell will continue to serve as the President and CEO of HAPO following closing of the transaction.

What will happen to the staff of CFB?

HAPO is working diligently with the CFB staff and expect that most of the employees will accept our offer of employment.

What is HAPO's main address?

HAPO's main address is 601 Williams Blvd, Richland, WA 99354.

When will I see signage begin to change at branch locations?

Branch signage changes are expected to begin following closing of the acquisition and are expected to be completed upon the conversion of the bank's data processing systems, which may take to the end of 2025 to complete.

Are you planning to close any branch locations?

No. We continually monitor the performance of each branch location and the needs of our membership. Following closing of the transaction, HAPO's Twenty-One (21) current branch locations and CFB's Five (5) branch locations will remain open, and the Twenty-Six (26) branch locations of HAPO following the closing of the transaction will be as follows:

HAPO Current Branch Locations:

- Richland – HAPO Headquarters - 601 Williams Blvd, Richland, WA 99354
- Richland – Meadow Springs – 631 Gage Blvd, Richland, WA 99354
- Richland – Queensgate – 3034 Duportail St, Richland, WA 99354
- West Richland – Belmont – 6185 Keene Rd, West Richland, WA 99353
- Kennewick – HBC -7601 W Clearwater Ave, Kennewick, WA 99336
- Kennewick – Union – 4 North Union, Kennewick, WA 99336
- Kennewick – Southridge -4851 W Hildebrand, Kennewick, WA 99337
- Pasco – 20th – 2701 N. 20th Ave, Pasco, WA 99301
- Pasco – Road 68 – 4902 Road 68, Pasco, WA 99301
- Walla Walla – Eastgate – 1850 E. Isaacs Ave, Walla Walla, WA 99362
- Walla Walla – College Place – 2376 Taumanson Rd, College Place, WA 99324
- Sunnyside – South 6th – 322 S. 6th St, Sunnyside, WA 98944
- Yakima – Castlevale – 903 Seattle Slew Run – Yakima, WA 98908
- Yakima – Nob Hill – 6401 W. Nob Hill Blvd – Yakima, WA 98908
- Yakima – Terrace Heights – 3001 Stonewood Court – Yakima, WA 98901
- Vancouver – Mill Plain – 13909 SE Mill Plain Blvd, Vancouver, WA 98984
- Weston – North Water – 103 N. Water St, Weston, OR 97886
- Hermiston – North 1st – 1905 North 1st St, Hermiston, OR 97838
- Hermiston – Drive Through – 175 East Cornell Place, Hermiston, OR 97838
- Portland – Jennings Lodge – 17884 SE McLoughlin Blvd, Portland, OR 97267
- Prosser – 580 Wine Country Rd, Prosser, WA 99350

CFB Current Branch Locations:

- Kennewick – 6401 W Clearwater Ave, Kennewick, WA 99336
- Pasco – 4720 Broadmoor Blvd, Pasco, WA 99301
- Richland – 1007 Jadwin Ave, Richland, WA 99352
- Connell – 630 S Columbia Ave, Connell, WA 99326
- Kennewick – Grandridge-Administration, WA – 8131 W Grandridge Blvd, Kennewick, WA 99336

What is the benefit to me related to this acquisition?

Credit unions are not-for-profit, cooperative financial institutions owned by their members. Banks are for-profit businesses owned by stockholders. Unlike banks, profits at credit unions are returned to members through better rates and lower fees. HAPO is also able to provide additional career opportunities to employees. HAPO's strength provides the size, resources, and commitment necessary to competitively meet the financial needs of our consumer clients and commercial clients, both now and in the foreseeable future. Please find enclosed a chart that compares the products, services and related fees offered by HAPO and CFB. For a full list of products and services offered by HAPO, you may also visit hapo.org.

Where can I view HAPO's privacy policy?

HAPO's privacy policy is available at hapo.org and is also attached to this letter for ease of reference.

Will my account number change?

No, your account number will not change as a result of the acquisition. It is possible your account number could change at some point in the future, although no change is currently expected. If a change to your account number is to occur in the future, you will be provided with a minimum of thirty (30) days' notice.

How will this affect my rates and service charges/fees?

Your rates on existing CFB loans will not change as a result of the acquisition. The rates paid on deposits will not change as a result of the acquisition. Following the acquisition, rates paid on deposits may change based on present market conditions. The timing and extent of such changes is unknown at this point, and subject to future events. Following the acquisition, any service charges and fees related to your account will be charged at HAPO's charges and fees, rather than CFB's charges and fees. In general, HAPO's charges and fees are more favorable and as a HAPO member, you will realize lower charges and reduced fees. Please find enclosed a chart that compares the products, services and related fees offered by HAPO and CFB. For a full list of products and services offered by HAPO, you may also visit hapo.org.

Who is eligible to join HAPO?

- Natural persons who live, work, worship or go to school in certain identified 'qualified communities,' which is described as all school districts within the state of Washington, and certain other natural persons and organizations.
- Persons who live or work in, and organizations located within the community of these twelve counties in Oregon: Clackamas, Clatsop, Columbia, Gilliam, Hood River, Morrow, Multnomah, Sherman, Umatilla, Union, Wasco, and Washington and other natural persons and organizations.
- Persons who live, work, worship or go to school in, or organizations located within the community of these eight counties in Idaho: Boundary, Bonner, Shoshone, Kootenai, Benewah, Lewis, Nez Perce, and Latah or other natural persons.

What will happen to CFB Customers that do not satisfy HAPO eligibility requirements?

Any CFB customer who does not meet the eligibility criteria based on demographic location will qualify for HAPO membership through Desert Ski Club, a designated association outlined in HAPO's Field of Membership. HAPO will notify and work with any affected CFB customers on enrollment and pay for initial membership dues on their behalf.

Can I opt out as a HAPO member?

Yes, you are able to opt out as a HAPO member, should you choose not to become a member of HAPO. In order to do so, you must properly close any deposit account or satisfy any loan you may have with CFB prior to the closing of the acquisition. All depositors and borrowers who hold an active deposit account or loan with CFB at the time of closing will become HAPO members.

Will my deposits continue to be federally insured?

Yes, HAPO is insured by the NCUA through the NCUSIF (National Credit Union Share Insurance Fund). Your deposits will continue to be federally insured to the maximum amount available – currently to at least \$250,000 per account holder per account category and backed by the full faith and credit of the United States Government. Please see the "NCUA and FDIC Insurance Comparison" guide on page 2 for more information.

Will I be able to access my account at HAPO's branches?

Immediately upon acquisition, you will not be able to access your account at HAPO branches. Instead, you should continue to access your account at CFB's branches. HAPO is working to provide access to your account through HAPO's branches as soon as possible. Such access will be available upon conversion of each bank's data processing systems, which may take to the end of 2025 to complete.

Will I be able to access my account at HAPO's ATMs?

HAPO's ATMs and shared ATM network will be free to use upon conversion of each bank's data processing systems, which may take to the end of 2025 to complete. In the meantime, you should continue to access your account using CFB's ATMs and shared ATM network to avoid any ATM surcharges.

Will I still be able to use my current checks?

Yes, you will continue to use your current checks following acquisition. At this point, there is no specific date for which your current checks will not be available for use. If circumstances change such that your current checks will not be available for use, you will be provided with a minimum of thirty (30) days' notice.

Will I still be able to use my credit card?

Yes, you will continue to use your current credit card following acquisition. While we do not anticipate any changes after closing, if circumstances change, you will be provided with a minimum of thirty (30) days' notice.

Will I still be able to use my debit card?

Yes, you will continue to use your current debit card following acquisition. At this point, there is no specific date for which your current debit card will not be available for use. If circumstances change such that your current debit card will not be available for use, you will be provided with a minimum of thirty (30) days' notice.

Will my online banking, mobile banking, telephone banking, and bill pay change?

You will continue to access your online banking, mobile banking, telephone banking, and bill pay the same as you do today following closing of the acquisition. At some point in the future, CFB's current online, mobile, telephone banking and bill pay will be converted to HAPO's similar services. Prior to conversion, you will be provided notice of the termination of CFB's services and instructions on how to access HAPO's services.

Will my direct deposit still work?

Yes, it is expected your direct deposit will continue to work without interruption and without specific need for change following closing of the acquisition.

How will I get to the credit union's website?

You may visit HAPO's website at hapo.org. Up to and following the acquisition, you can also continue to visit CFB's website at cfbhfg.com. It is anticipated that at some point in the future, CFB's website will no longer be active. While the current date of such change is unknown, you will be provided with a minimum of thirty (30) days' notice before the CFB website is disabled.

Will employee emails change?

No, employee emails will not change immediately upon acquisition. It is anticipated that at some point in the future, each of CFB's employees will receive a new HAPO employee email address. It is anticipated that each current CFB employee email address will continue to route through to the new HAPO employee email address. If the CFB employee email addresses are terminated, you will be provided with a minimum of thirty (30) days' notice before CFB email addresses are terminated.

Will employee phone numbers change?

No, employee phone numbers will not change upon acquisition.

Will there be changes to your operating hours?

There will be no changes to our operating hours.

Will branches remain open on the date of acquisition closing?

Yes, CFB branch locations will remain open for business on the date of closing.

At acquisition closing, will there be any changes to my account notices and statements?

Your account notices and statements will reflect branding updates including the credit union and NCUA logos. While we do not anticipate any other modifications, if circumstances change, you will be provided with a minimum of thirty (30) days' notice.

How will I receive additional information about this acquisition?

We will keep our website updated regularly about the progression of the acquisition. In addition, you will also receive periodic notices, either through email or the U.S. Postal Service, and you will have access to updates available at all branch locations. We anticipate sending periodic emails with updates and important notices, so please take this opportunity to update your email address on file.

Who do I contact if I have additional questions?

We want to hear from you to help answer any additional questions you might have about our announcement and acquisition plan. If you have any specific questions, please feel free to contact Eric Pearson at (509) 222-2258 or via email at epearson@community1st.com.

Products & Services	Community First Bank	HAPO Community Credit Union
Consumer Savings	Community Savings \$2 monthly if balance <\$200	Savings Free
Business Savings	Community Business Savings \$2 monthly if balance <\$200	Business Savings \$2 monthly if balance <\$100
Consumer Checking	Community Free Checking Free Community Interest Checking \$6 monthly if balance <\$500	Free Checking Free Free Checking Free
Business Checking	Business Basic Checking Excessive transactions .20 per item exceeding 100 Excessive cash in .60 per \$1000 in excess of \$10,000 Excessive cash out .60 per \$1000 in excess of \$10,000 Business Interest Checking Excessive transactions .20 per item exceeding 250 Excessive cash in .60 per \$1000 in excess of \$10,000 Excessive cash out .60 per \$1000 in excess of \$10,000 \$10 fee if balance falls below \$2,000 Business Analyzed Checking Speak with a bank representative for special features and fees	Business Traditional Checking Checks deposited/drafts cleared .20 per item over 100 Debit/Credit item fee .20 per item over 150 Cash activity fee .15 per \$100 over \$7,500 Business Premier Checking Checks deposited/drafts cleared .20 per item over 150 Debit/Credit item fee .20 per item over 300 Cash activity fee .15 per \$100 over \$15,000 \$10 fee if balance falls below \$2,000 Business Analyzed Checking Speak with a credit union representative for special features and fees
Money Market	Community Money Market \$9 monthly if balance <\$500	Money Market \$9 monthly if balance <\$500
Business Money Market	Business Money Market \$9 monthly if balance <\$500	Business Money Market \$9 monthly if balance <\$500
Health Savings Account	Community HSA \$2.25 monthly if balance <\$3,000	HSA Not offered to new members; existing CFB HSA account fees will remain the same
Account Research	\$30 per hour	\$25 per hour
Business Online Banking Replacement Token	\$50 per replacement	Free
Card Reissue	\$5 per card	\$5 per card
Cashier's Checks	\$5 per check	Free
Check Copy	\$4 per check	Free
Check Images on Statements	\$2 per month	Availability at system conversion for Business Accounts \$2 per month
Client Bags	\$5 per bag	Available at system conversion \$5 per bag
Collections Incoming/Outgoing Customer	\$15	Free
Collections Incoming/Outgoing Non Customer	\$25	Free
Courier Bags	\$25 per item	Available at system conversion \$25 per item
Courier Service	\$25 per month	Available at system conversion \$25 per month
Deposited Item Copy	\$4 per copy	Free
Deposited Item Returned	\$10 per returned item	\$10 per returned item
Desktop RDC Scanner	\$25 per month	\$25 per month
Early Account Closure	\$10 one time	Free
Foreign Check Processing	\$10 per check	\$10 per check
Foreign Exchange	\$15 per order	Available at system conversion \$15 per order
Home Team Overdraft protection Transfer	\$20 per transfer	Free
Inactive Fee	\$5 per month	\$5 per month
Legal Orders	\$100 per order	\$75 per order
Money Order	\$3 per item	Free Cashier's Checks
Non-Member Check Cashing	\$10 per check	\$10 per check
Overdraft Transfer	\$5 per transfer	\$5 per transfer
Return Item Charge/Overdraft Charge-Non Sufficient Funds	\$35 per overdraft	\$28 per overdraft
Rush Card/PIN Shipping (Overnight)	\$50 per request	\$50 per request
Safe Deposit 10 x10	\$95 annually	\$100 annually
Safe Deposit 5 x 10	\$55 annually	\$55 annually
Safe Deposit 3 x 10	\$45 annually	\$45 annually
Safe Deposit 5 x 5	\$35 annually	\$35 annually
Safe Deposit 3 x 5	\$25 annually	\$25 annually
Safe Deposit Box Drill	\$300 per instance	\$300 per instance
Safe Deposit Box Replacement Key	\$10 per instance	Not Offered
Same Day ACH	\$15 per month	\$15 per month
Statement Copy	\$4 per copy	Free
Stop Payment Fee (ACH, Check or Series of Checks)	\$25 per stop	\$25 per stop
Treasury Management Fee	\$25 monthly fee	\$25 monthly fee at system conversion
Wire - Domestic Incoming	\$25 per wire	\$15 per wire
Wire - Domestic Outgoing	\$25 per wire	\$25 per wire
Wire - Foreign Outgoing	\$40 per wire	\$40 per wire
Wire - Foreign Incoming	\$40 per wire	Available at system conversion \$40 per wire
Wire - Online Banking	\$25 per wire	\$25 per wire

Privacy Policy

FACTS	WHAT DOES HAPO COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons HAPO chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does HAPO share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 800-284-4276 or go to www.hapo.org
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What we do	
How does HAPO protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does HAPO collect my personal information?	<p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ make deposits or pay your bills

What we do	
	<ul style="list-style-type: none"> ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>HAPO has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>HAPO does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial corporations that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include investment and insurance companies</i>

Other Information	
<p>Website & Mobile Privacy Features</p> <p>Protecting Children's Private Information. Our online financial services are not designed for or directed specifically toward children (under 13 years old). We do not knowingly solicit or collect data from children, and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important. If you open accounts for or permit your children to use your online banking service, you are solely responsible for the actions of your children.</p> <p>Use of Cookies, The Credit Union uses cookies when you visit our website. These cookies are essential for enabling user movement around our website and providing access to features such as your member-only resources, online banking, and other secure areas of the website. These cookies do not gather information about you that could be used for marketing purposes and do not remember where you have been on the internet and does not track or sell this data.</p> <p>Mobile Banking Data Collection</p> <p>HAPO supports the following mobile banking applications: HAPO Community CU Online Banking App, HAPO Debit Card App and HAPO Visa App. Depending on the features that are available and that you select, our mobile banking applications may collect, transmit, and process geolocation data, biometric data, camera images, and information from your contacts. This information may be used for fraud prevention, transaction authentication and controls, notifications, mobile deposit processing, and person-to-person payments. If you choose not to allow access to certain types of information, features that use the information may not be fully functional or may be inoperable.</p>	