

4 THINGS TO KNOW ABOUT THE UPGRADE

The System Upgrade is happening over Memorial Day Weekend. In addition to the notices you have received in the mail, and the FAQs on hapo.org, here are 4 Things to Know About the Upgrade!

Contact Center 509-943-5676

1

Have a backup payment method prepared for Memorial Day Weekend.

In order to prepare for limited access to your account over Memorial Day Weekend, we recommend you:

- Withdraw extra funds in the days prior to the system upgrade.
- Use your HAPO VISA credit card.
- Make sure you have some checks on hand.
- Get all deposits in early as branches will be closed. Deposits at HAPO ATMs and mobile deposits will not be available.

2

Slight modifications to your statements through June.

All accounts will be provided a statement in May with transactions through May 24, 2019. All June statements will include transactions posted to your account from May 25, 2019 through June 30, 2019.

Accounts on a quarterly statement frequency will be provided two statements this quarter. The first statement will be from April 1, 2019 through May 24, 2019. The second statement will be from May 25, 2019 through June 30, 2019.

3

Updates to the 24-Hour Hotline.

We're excited to share the 24-Hour Hotline will have new options and features after the upgrade! Some of the new features include:

- New menu and voice.
- Available in Spanish.
- Balance and history requests available by text.
- Credit Card information available.

One feature no longer available will be the ability to transfer between two different account numbers. If you would like to transfer funds between different account numbers that you are an owner on, we recommend signing up for Online and Mobile Banking. Both options are safe, convenient and easy to use!

4

Change in Online and Mobile Banking for Loans and VISAs.

Our system upgrade will allow us to have a complete view of you and all of your accounts. This allows us to operate more efficiently and as a result, spend more time and resources serving you! Moving forward our system will be member-centric, meaning we will have a complete and true view of every account you're on. After the upgrade you will only be able to view and transact on loans and VISAs on which you are a borrower or co-borrower. This change may affect what you are used to seeing for loans and VISAs within Online and Mobile Banking.

We are committed to keeping you informed over the coming weeks, so please review all HAPO correspondence. Visit hapo.org and click the "Looking Ahead: System Upgrade" banner to learn more about the upgrade and to review the FAQs. You can also come into any branch or call us with questions – we've got your back! We are excited about the changes to come and look forward to serving you better!

¿Dónde puedo encontrar más información sobre la actualización en español?

Visite hapo.org para ver las preguntas más frecuentes y la información en español. También nos complace responder a las preguntas por teléfono o proporcionar la carta enviada sobre la actualización en inglés en español en cualquier ubicación de HAPO.