

IMPORTANT ACCOUNT VERIFICATION MESSAGE

The Audit Committee of the Credit Union has engaged Moss Adams LLP, independent public accountants, to conduct a verification of member accounts. As part of the verification, please review your account information on this statement, and should there be any discrepancy, please provide a written response indicating the difference to Moss Adams LLP, 601 West Riverside Ave., Suite 1800, Spokane, WA 99201-0663. If you have any concerns regarding the validity of this message, please contact HAPO and ask for Internal Audit.