



April 2026

Dear Customers,

We are excited to let you know that The First National Bank of Hugo-Limon will become part of High Plains Bank on April 22, 2026.

High Plains Bank's roots run deep. Like FNB Hugo we too have provided over a century of service to Eastern Colorado. We are committed to preserving FNB's 120-year legacy and we look forward to serving our communities as an independent bank; a place where decisions are made locally. We can't wait to work more closely with each of you.

Merging two banks takes time and care. Although our legal merger is April 22, 2026, your banking routine won't change until we integrate our systems over the weekend of August 7–10, 2026. You can expect the same personal service from the staff you already know and trust in Hugo and Limon. We are committed to making this transition as smooth as possible for everyone.

You can learn more about the merger process and get answers to frequently asked questions at either of the banks' websites:

First National Bank of Hugo now part of High Plains Bank = FNBHugo.com

High Plains Bank = HPBGO.com

We will post updates regarding the bank merger on our websites on a regular basis.

You may call us at 719.765.4000 to get answers to your specific questions. Or, you may reach me directly at 720.680.3020.

We appreciate your business and look forward to working with you for years to come.

Very truly yours,

John Creighton
CEO