

Hope NOTES

FALL 2016

Get Connected for a Chance to Win Cash

Your Relationship with Money Shouldn't Be Long Distance

Staying in touch with your money is easy with HOPE's Smart Money Personal Financial Manager (PFM). The Smart Money PFM helps you learn more about your spending habits and set up smart spending targets to gain confidence and reach your financial goals. Now through November 30, add a Spending Target to your Budget in Smart Money and be entered to win \$500, \$250, or one of three \$100 prizes! It pays to keep an eye on your transactions to see where your money goes. Empower yourself to take more fiscal responsibility. Entering is easy. Visit www.hopecu.org/smartmoneyfall2016 for information about how to add Spending Targets or for more details on the contest.

The Authentic Difference

Join HOPE to Celebrate International Credit Union Day

On October 20, HOPE will join credit unions around the world to celebrate International Credit Union Day (ICU Day). This year's theme is "The Authentic Difference", which spotlights credit unions' focus on people, social responsibility, and financial education before profit in an effort to improve the lives of credit union members and the communities we serve. In celebration of ICU Day, we are offering HOPE members a chance to receive \$5 in your account. Simply sign up for e-statements on or before October 31, and \$5 will be deposited into your primary savings account. Visit www.hopecu.org/estatemnts to learn more about e-statements and for a step-by-step guide to signing up.

Make the Right Choice for Your Money

If you want the flexibility to access and manage your money with the convenience of a debit card-only account, your choice is clear: the HOPE Choice Card.

Your HOPE Choice Card comes with lots of great benefits:

- **Quick and Easy Access** – Use the HOPE Choice Card to make purchases at retail stores, restaurants and online merchants. You can also make ATM withdrawals by using your PIN and selecting "Checking" from the account options.¹
- **Greater Security** – Rather than carrying cash, you are keeping card funds in a federally insured account.
- **Affordability** – You can load your HOPE Choice Card with as much money as you want as often as you want without paying for each transaction. There is no minimum balance to keep on the card, and the monthly fee is only \$4.00.
- **Limit Overdrafts** – Because of the way your Choice Card works, it is much more difficult to overdraw your account. The card cannot be used to make purchases at the fuel pump, to rent vehicles, or for online gambling transactions. Checks are not permitted on this account.

A Choice Card account is ideal for families as a way to share money, manage allowances, or provide funds for students in college. The Choice Card is also great as a first account, or for people rebuilding their banking history.

Visit us online at www.hopecu.org/choicecard or at your nearest branch to learn more or apply for your Choice Card.

¹ Non-HOPE ATMs may charge a fee.

Four Steps to Check Your Credit Report

Although checking your credit report might sound like an advanced financial maneuver, this important practice may be easier than balancing your checkbook. All you have to do is get it, read it, report errors and stay on it. Here's how:

- 1. Get your credit report.** There are three different credit reporting agencies: Equifax, TransUnion, and Experian. They share data, but each makes its own report. You're entitled to one free report from each agency every year. If you know you've got a major purchase, like a car or house, coming up in the next year, you'll want to check all three bureaus before you start shopping. This way, you can catch inaccuracies before lenders see your information and score. Otherwise, it makes sense to stagger the reports and view one report every four months. This puts the shortest amount of time between checks.
- 2. Go over your report.** With your credit report now in your hands, it's time to look it over. There are three things you'll want to look for. You want to find accounts that are open in your name, determine if there is any collection activity on those accounts, and identify the number and frequency of inquiries. You'll also want to look for inaccuracies that may be hurting your credit score.
- 3. Report inaccuracies.** Each reporting agency maintains a separate error reporting process, so you'll have to report each error to the agency that made it. For basic errors, like address, name, or personal information, the agency can make those corrections with minimal trouble. For more serious errors, you'll need to send a dispute letter. The Federal Trade Commission has a template for a dispute letter available on its website at www.ftccomplaintassistant.gov.
- 4. Stay on it.** Checking your credit report periodically is one of the best ways to stay safe from identity theft and other modern crimes.

If you have questions, stop by your nearest HOPE location or visit our website at www.hopecu.org.



The Prisk Family, HOPE Mortgage Lending success story

Stories of HOPE

HOPE always has exciting stories to share about the work we do. Visit HOPE's story portal on our website at www.hope-ec.org/stories to read inspirational stories about HOPE members like you. Tell us your story by emailing communications@hope-ec.org.



James Brooks presented with the Director Emeritus resolution

Hope Credit Union Appoints James Brooks First Director Emeritus

HOPE recently appointed a longtime board member, James Brooks, as its first Director Emeritus. Brooks joined HOPE as one of the first member-owners in 1995, the year the credit union was chartered in Jackson, Mississippi. In 2007, Brooks was elected to the board of directors when HOPE was a \$16 million credit union with approximately 9,000 members and seven locations. He has provided leadership, expertise and commitment to support HOPE's growth into a \$184 million organization with 31,000 members and 27 locations in Arkansas, Louisiana, Mississippi and Tennessee.

Branch Closures

Saturday, October 8
Monday, October 10
Columbus Day

Friday, November 11
Saturday, November 12
Veterans Day

Thursday, November 24
Thanksgiving

Saturday, December 24
Monday, December 26
Christmas

Saturday, December 31
Monday, January 2
New Year's

Don't forget: HOPE is always open, even when the branches are closed. Just use our HOPENet Online Banking, HOPE Mobile Banking, or HOPE24 Telephone Banking solutions.

Contact HOPE

General Account Information

HOPE24 Telephone Banking (877)214-HOPE

HOPENet Online Banking

Go to www.hopecu.org, then log in to HOPENet

Deposits - Phone (866)321-HOPE

Email deposit@hopecu.org

U.S. Mail (Do not send cash deposits through the mail)

Hope Credit Union | P.O. Box 22886 | Jackson, MS 39225

Consumer Loans

Email: consumerloan@hopecu.org

Mortgage Loans

Email: mortgageloan@hopecu.org

HOPE Affinity Network Email: affinity@hopecu.org

Supervisory Committee Phone: (601)944-1100

Email: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS Dial (866)321-HOPE to be connected to your local branch.



Federally insured by NCUA.