



Hope 
credit union
enterprise corporation

Quarterly Report

AUGUST 2015

HOPE for the Delta

HOPE Comes to Itta Bena & Moorhead, MS

HOPE recently announced plans to open branches in Itta Bena and Moorhead, MS in the fall of 2015. This continues the expansion of HOPE's presence into the Mississippi Delta. The facilities were donated by Regions Bank, a long-time HOPE partner. These branches will foster economic inclusion in one of the most impoverished regions of the country by



Opening Doors in Greenville, MS

In May, HOPE celebrated the grand opening of its Greenville, MS branch, which emphasizes the innovative use of technology to expand access to HOPE's services in the heart of the Delta. The

providing Delta residents with access to a wide range of affordable products and services, including checking and savings accounts, and consumer, mortgage, and small business loans. HOPE staff are now working in both communities providing information, opening accounts and taking loan applications. Both branches will open in October. *Learn more at hopecu.org/hopeforthedelta.*

cashless branch features a kiosk, ATM, and staff who provide training and support to help members navigate online and mobile services. The branch will serve as a regional hub, where area residents can apply for consumer, mortgage and business loans; manage

their accounts and receive financial counseling. During the ceremony, HOPE recognized its founding board chair and Greenville native, William A. "Billy" Percy, for his lifetime commitment to creating economic opportunity in the Mid South, by naming the branch in his honor.



HOPE for CHANGE

Supreme Court Affirms the Use of Disparate Impact for Fair Housing Act Claims

The Supreme Court this summer upheld vital and long-standing protections against housing discrimination. HOPE was one of two financial institutions that issued a Friend of the Court brief to support the use of disparate impact claims to enforce anti-discrimination provisions of the Fair Housing Act. The decision was a major

economic justice victory, as the Court majority affirmed the common sense ideal that the development of diverse, prosperous communities hinges on inclusive approaches that work for everyone.

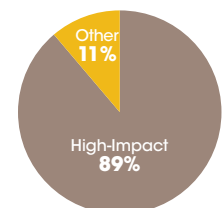
HOPE for FAMILIES

Banking on the Go in Jackson, MS

Afton, a HOPE member since 2013 and a single mother, works two jobs to make ends meet for her young family. When she is not working or caring for her children, she is attending college to build a foundation for a better future for herself and her family. Afton values HOPE's affordable financial services but her busy schedule makes it difficult for her to visit the branch. When a HOPE Team member explained all of the features in HOPE's mobile app, Afton was excited to know that she could easily and securely manage her account, make transfers and deposits and pay bills all from the palm of her hand. With a very busy schedule, HOPE's mobile app makes Afton's life a lot more manageable.



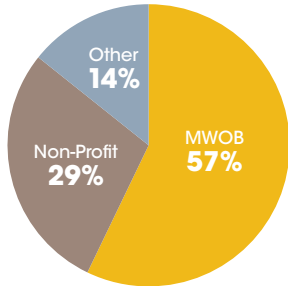
High-Impact Consumer Loans 2nd Quarter



Includes: credit builder loans, loans to low-income individuals, and financing for individuals in economically distressed communities

HOPE for GROWTH

Business Loans
2nd Quarter



97%

of HOPE's commercial loans were made in economically distressed communities vs. **46%** by Mid South Banks.



Quality Education for a Distressed Community in New Orleans, LA

ENCORE Academy charter school opened in 2012 with a mission to provide a new type of academic curriculum strengthened by broad musical arts, and active collaboration between staff and families. The school has been operating out of temporary facilities for

its first three years, but thanks to a financing partnership between HOPE, Charter Schools Development Corporation, Bank of America, and Building Hope, the students have a newly renovated school for the 2015-2016 school year. Located in the St. Roch neighborhood

of New Orleans, the school currently serves 350 predominantly African American and low-income students. The new facility will allow the school to add an additional 200 students.

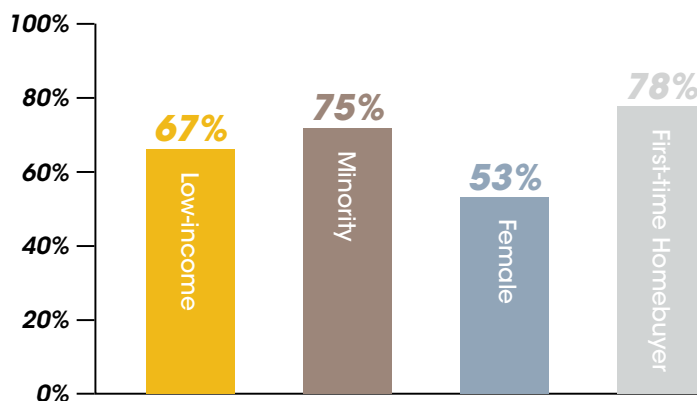
HOPE for LIVING

A Place to Call Home in Biloxi, MS



Erin, a single mother of three daughters, works hard to provide her children with everything they need to be successful. What she wanted most, however, was the kind of home where her girls could grow up. Erin found that home, but with only one income, she didn't know where to start to find a mortgage she could afford. Then a friend referred her to HOPE. HOPE's Biloxi, Mississippi, team took time to help Erin find the mortgage that was right for her tight budget and walked her through every step of the homeownership process. Erin is now a proud homeowner and her girls have a place to call home.

Mortgage Loans 2nd Quarter



97%

of HOPE's new mortgage loans were made to minority, female, or low-income home buyers.