



Hope

WITH HOPE, YOU TRANSFORM

INVEST IN
TRANSFORMATIONAL
DEPOSITS

When you make a Transformational Deposit, you ensure that people and places served by HOPE have access to financial services that provide jobs, housing, community infrastructure, asset development and address socio-economic challenges confronting one of the nation’s most impoverished regions.

HOPE Transformational Deposit

	Share Certificate	Money Market Account ¹
Description	Credit Union Equivalent of a Bank Certificate of Deposit	Hybrid Checking and Savings Account with up to 6 Withdrawals per Month
Minimum Deposit	\$1,000	\$1,000
Term	12, 24, 36, or 60 Months ²	Demand Deposit Account
Rates ³ (APR/APY ⁴)	0.10%/0.10%	0.10%/0.10%
Interest Earnings	Paid Monthly, Quarterly, or Annually Reinvested as Principal Contributed to HOPE as a Tax-Deductible Donation	
Federal Insurance	Up to \$250,000 Per Depositor	

¹Variable-rate account; rates may change after the account is opened.
²Early withdrawal penalties apply to all share certificate accounts.
³Rates are subject to change. Rates effective as of 6/30/20. Fees could reduce earnings.
⁴”APY” is “Annual Percentage Yield”.



Larry Roberts

Driving Toward Financial Freedom *Shaw, MS*

After recently returning to his family's farm in Mississippi to care for aging relatives, Larry found himself in need of a car. The 77-acre farm is home to chickens, hogs, goats and cows, but little else. And, it is several miles from the facility where Larry found work. He did not think he could get financing at a bank, but decided to take a chance on HOPE, the only financial institution located in the Town of Shaw. Larry says "his credit score wasn't the highest," but HOPE's team provided the financing he needed to purchase a vehicle to meet his transportation needs. He later received financing for a mobile home to place on the farm property. "Shaw is an island," Larry says. "If it were not for HOPE, people would have to drive 15 miles to get to another financial institution."

This is why your Transformational Deposit is needed in Itta Bena, Mississippi

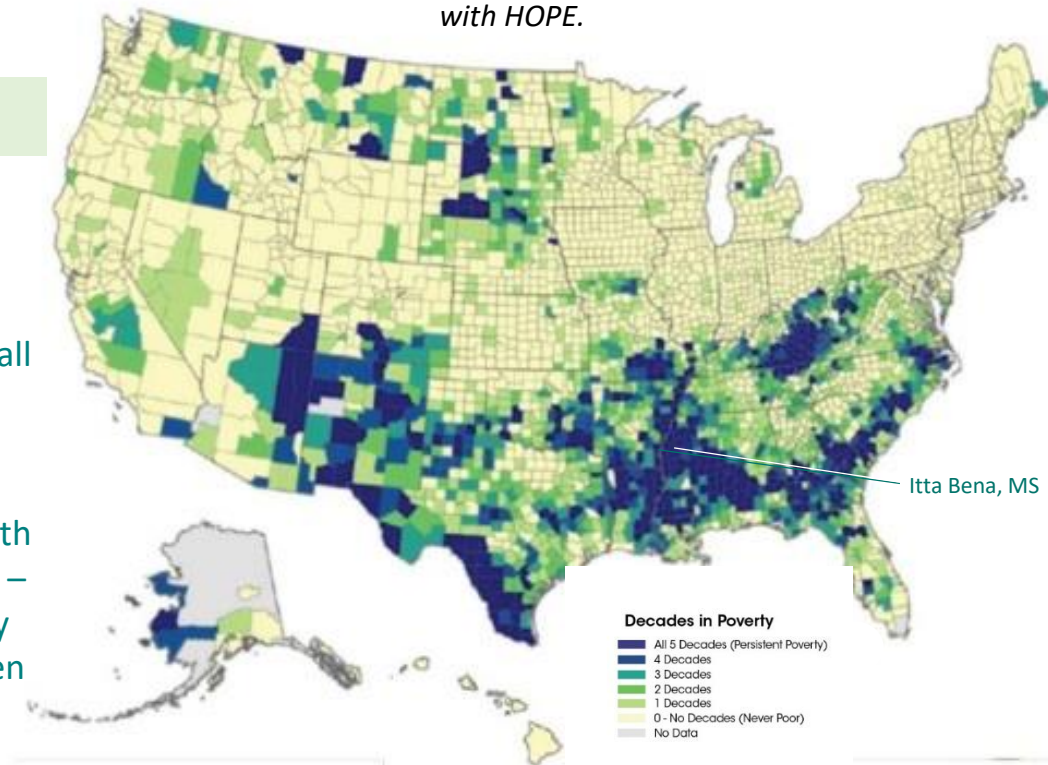
Indicator	Itta Bena, MS	United States
Poverty Rate	42%	14.1%
Median Household Income	\$20,417	\$60,293
Unbanked /Underbanked	44.3%	25.2%
Black (%)	91.6%	12.7%

Itta Bena has an estimated \$1.2 million in total community deposits. Even if HOPE had 100% of market share, local deposits could only support twelve home mortgages (avg. \$100,000) or two small business loans (avg. \$600,000) in Itta Bena.

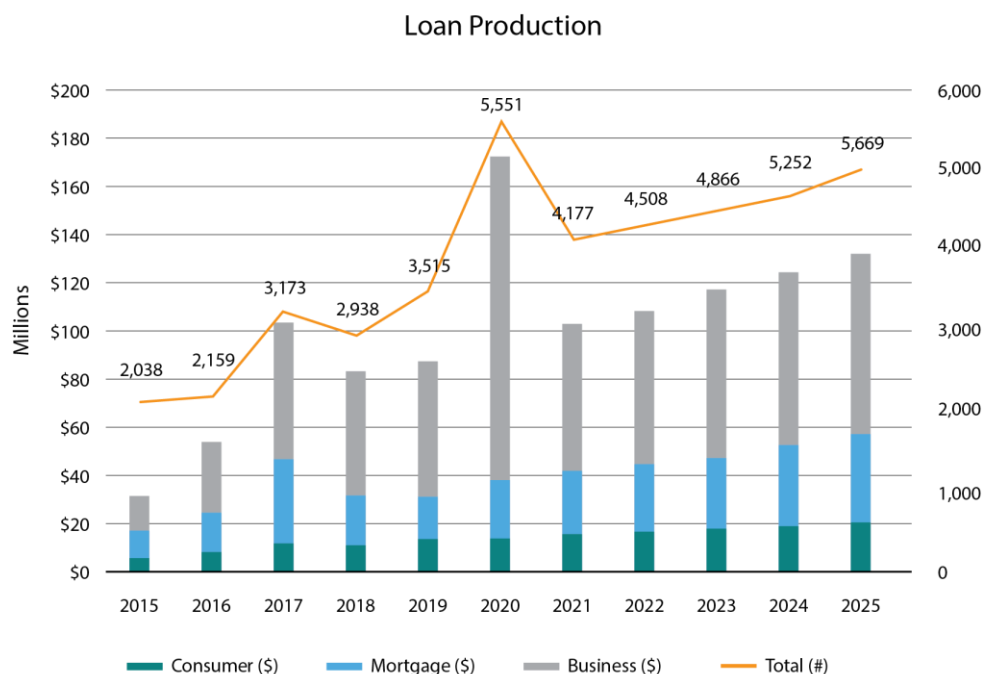
Transformational Deposits import capital into Itta Bena and similar communities across the Deep South – where wealth has been extracted for generations – to fuel lending that puts communities on a pathway towards realizing the kind of economic mobility seen in X community shown above.



Ms. Dotson opened her first bank account when she was 100 years old. She opened it with HOPE.



With Transformational Deposits we can realize the kind of future growth projected below



Since 2008, HOPE has –

- Increased total assets from \$129MM to \$460MM.
- Originated more than 24,000 loans totaling nearly \$675MM.
- HOPE also finances community strengthening projects proven to fuel upward mobility like healthcare facilities that support 125,000+ patient visits,
- Schools that educate 8,000+ students
- And affordable housing for 3,300+ families.

While maintaining our focus on empowering historically underserved people to build wealth with –

- 90% of mortgages to first-time homebuyers.
- More than half of business loans to entrepreneurs of color, female entrepreneurs and in high poverty areas.

HOPE Team Demographics

	HOPE	Industry Average
People of Color	68%	25%
People of Color in Management	60%	21%
Women	72%	46%
Women in Management	62%	48%



To Make A Transformational Deposit

3 Easy Steps to Open Transformational Deposit

1. Become a HOPE member
2. Complete form to open your Transformational Deposit
3. Deposit money in your Transformational Deposit

For assistance, contact our **Investor Relations** Department at investor.relations@hope-ec.org or call 877-654-4673 (HOPE).

Visit www.hopecu.org/support-our-work.

www.hopecu.org/transformational-deposit-rates/



Brighter Futures Begin with HOPE.

Alabama . Arkansas . Louisiana . Mississippi . Tennessee

www.hopecu.org