HOPE Goes Home to Celebrate 20 Years

HOPE celebrated a homecoming on March 29 with the 2014 Annual Meeting at Anderson United Methodist Church. The credit union got its start at the church 20 years ago, when a group of concerned residents decided to address the need for financial services for working families and small businesses.

At the meeting, members gathered to hear about HOPE’s accomplishments during 2013, plans for 2014, and successes over the last two decades. The previous 12 months saw steady increases in membership as well as growth in deposits and loans. New services, such as online membership and account applications, mobile banking enhancements, and upgrades to HOPENet online banking - including a new bill payment feature - were highlighted.

HOPE Rewards Checking is a free account that pays cash back in your pocket.1 There is no monthly fee and no minimum balance to maintain.2 And we pay you back just for having your account. Without doing anything, you get a base rate of 0.10% APY3 for all accounts with positive balances. But with just a few simple steps, you can turbo charge your rewards and earn up to 3.01% APY4 on balances up to $10,000.4 Earning the bonus rate is pretty simple. All you need to do each month5 is:

- Have 12 debit card transactions post and settle on your account.6,7
- Log on to HOPENet Online or HOPE Mobile8 just once.
- Be signed up for and receive e-statements.
- Have at least one direct deposit or automatic payment (ACH) post and settle on your account.
- Have at least one qualified event.

What if you don’t qualify during a particular month? Don’t worry: you still get the base rate paid back into your account. Then just meet the criteria the next month to earn the bonus rate.

Here’s what else you get with HOPE Rewards Checking:

- Free HOPE Mobile Banking access.8
- A free account with no monthly service charge.
- Cash paid into your account each month.
- Free HOPENet Online Banking service, which includes our bill payment feature.
- Free HOPE Mobile Banking access.8
- Refunds on up to $20 in ATM fees.4

To start getting rewarded for your checking business, simply stop by a branch or use HOPE’s online account application.9 Visit www.hopecu.org/rewardschecking to learn more.

1Dividends are paid on accounts with positive balances. 2There is no minimum balance required to open a HOPE Rewards Checking account. 3APY=Annual Percentage Yield. APYs accurate as of 03/01/2013. Rates may change after the account is opened. 4If HOPE Rewards Checking accounts replace the Kasasa accounts that members have come to love over the last three years, and they work the same way. 5Qualifying transactions must post to and settle to the HOPE Rewards Checking account during the monthly qualification cycle. 6Qualifying transactions must post to and settle to the HOPE Rewards Checking account during the monthly qualification cycle. 7Earning the bonus rate is met each monthly qualification cycle. 8Mobile8 just once. 9Members must meet certain terms and conditions to open a HOPE Rewards account. Members are limited to one HOPE Rewards Checking account as a primary account holder. No commercial account may participate in this program.
With interest rates remaining near all-time lows, now may be the perfect time to buy a home. Whether you are looking for your first home or considering your dream home, HOPE can help. Perhaps you’re already a homeowner but want to reduce your monthly payment.

No matter what your situation, a HOPE Mortgage loan could be the answer to your needs. Our mortgage lenders will work with you to make sure you have the information you need to make the right decisions.

HOPE Mortgage loans are designed with our members in mind. They feature low rates, and an easy application process, and there are never any hidden fees. You may even be able to qualify for a mortgage with no down payment.

We offer a variety of loan options including:
- Conventional Loans
- FHA Loans
- HOPE Affordable Mortgage Program
- Revenue Bond Program*
- USDA Rural Housing Loans
- VA Loans

There are two easy ways to start the home buying process:
- Call or visit your nearest HOPE Branch and get connected to one of our mortgage lenders.
- Visit www.hopecu.org and select the “Apply for a Mortgage Now” button to begin your application online.

So get started on the road to the American dream and let us help put you in a home.

*Available in certain areas

HOPE Coming to Terry, Mississippi

In response to a great showing of support by local residents, Hope Credit Union has made a commitment to establish a full-service branch in Terry, Mississippi. We congratulate the people of Terry for taking control of your financial future, and thank you for making HOPE your community’s financial institution.

Over the coming weeks, HOPE will take the steps needed to make the branch operational. In the meantime, people can help us start building HOPE in Terry right away. We urge area residents, churches and businesses to open an account and make HOPE your primary financial institution.

By joining HOPE, not only will you have access to exceptional products and services, but you will also become a member-owner of one of the nation’s most respected financial institutions.

HOPE staff will be at the Terry library on the following days and times until the branch is opened:
- Tuesdays and Thursdays: 10:00 AM - 4:00 PM
- First and Third Saturdays of Each Month: 10:00 AM - 2:00 PM

HOPE staff will be available during those times to sign up new members, open accounts, take loan applications and answer any questions.

HOPE24 Telephone Banking: (877) 214-HOPE
HOPENet Online Banking: Go to www.hopecu.org, then log in to HOPENet.
Deposits – Phone: (866) 321-HOPE
E-mail: deposit@hopecu.org
U.S. Mail: (Do not send cash deposits through the mail):
Hope Credit Union
P.O. Box 22886
Jackson, MS 39225-2886

Consumer Loans – E-mail: consumerloan@hopecu.org
Mortgage Loans – E-mail: mortgageloan@hopecu.org
HOPE Affinity Network – E-mail: affinity@hopecu.org
Supervisory Committee – Phone: (601) 944-1100
E-mail: supervisory.committee@hopecu.org

Branch Closing Notice

HOPE branches will be closed in observance of the following holidays:

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Don’t forget: HOPE is always open, even when the branches are closed. Just use the HOPE24 telephone banking system or HOPENet, our Internet banking solution.

HOPE Mortgages Make the Dream of Homeownership a Reality

Federal Insured by NCUA.

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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
- E-mail: deposit@hopecu.org
- U.S. Mail: (Do not send cash deposits through the mail):
  - Hope Credit Union
  - P.O. Box 22886
  - Jackson, MS 39225-2886

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Supervisory Committee – Phone: (601) 944-1100
E-mail: supervisory.committee@hopecu.org

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