

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.

Looking to the future, HOPE's leadership shared plans to open more branches in underserved markets and areas that are being abandoned by traditional financial institutions. Three new service delivery locations are scheduled to open in Mississippi during the next year: Rainbow Grocery Co-op in Jackson, in Terry at the old Regions branch, and in Greenville. There will also be a branch in the recently reopened Circle Food Store in New Orleans' Treme neighborhood.

Members also had the opportunity to see HOPE and CEO Bill Bynum in a video presentation as winners of the 2013 John P. McNulty Prize. To conclude the event, WLBT news anchor Maggie Wade was featured as a special guest speaker. She had spoken at one of the very first HOPE events 20 years ago, and shared her memories of the credit union's service to the community and words that inspired attendees to continue the organization's work into the future.



The event agenda included the election of board members. At the meeting, members selected the following individuals to serve three-year terms: Richard Campbell, CFO of HOPE; Emily Trenholm, Executive Director of the Community Development Council of Greater Memphis; Maura Phillips, Senior Account Representative at Mortgage Guaranty Insurance Corporation; Brenda Richard-Montgomery, Owner of Secure Patient Delivery; and Herman Taylor, a professor at the University of Mississippi Medical Center.

In addition to the meeting, partners and local residents joined members to enjoy a community fair celebrating HOPE's 20th anniversary. There were inflatable games for children, fire safety and crime prevention information, health insurance and financial education resources, and plenty of free food, cotton candy, popcorn, and snow cones.



Get Rewarded with a HOPE Checking Account

HOPE is excited to introduce our HOPE Rewards Checking Accounts. These new accounts replace the Kasasa accounts that members have come to love over the last three years, and they work the same way.

HOPE Rewards Checking is a free account that puts 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% APY³ 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.

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:

- 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.⁹
- 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. At our discretion, we may change the dividends paid on all tiers, and/or cap at any time. Fees may reduce earnings. ⁴If HOPE Rewards Checking qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 and credited to the account on the last day of monthly statement cycle; an ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher; (2) balances up to \$10,000 receive an APY of 3.01%; and (3) balances over \$10,000 earn a 0.50% dividend rate on the portion of the balance over \$10,000, resulting in 3.01% - 0.73% APY depending on the balance. If qualifications are not met on HOPE Rewards Checking accounts, all balances earn 0.10% APY. ⁵The Qualification Cycle is defined as the first calendar day of the month through the last calendar day of the month (example: March 1 - March 31). Contact us for more information about the qualification cycle. ⁶Qualifying transactions must post to and settle to the HOPE Rewards Checking account during the monthly qualification cycle. The qualification cycle is not the same as your monthly statement cycle. Transactions may take one or more banking days from the date the transaction was made to post to and settle in the account. ⁷Transfers between accounts do not count as qualifying transactions. ATM-processed withdrawals do not count as qualifying debit card transactions. ⁸Wireless carrier or text messaging fees may be charged. 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.



HOPE Mortgages Make the Dream of Homeownership a Reality



HOPENet's Automatic Transfer Feature Makes Life Easier

Do you need to make transfers from one account to another on a regular basis? Do you have a HOPE loan that you want to pay on a regular basis without having to write a check or manually set up a payment online?

Using the online banking Automatic Transfer service is a great way to reduce the time and effort you spend on setting up the same transactions over and over again. Simply log on to HOPENet, select the Automatic Transfer menu item, and provide instructions about how much money you want to move from one account to another and how often you would like to do that. If you want to make a loan payment, just select the loan account to which you'd like to make the transfer.

Then relax and let HOPENet do the work of managing your finances for you.

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.

Branch Closing Notice

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

2014 HOPE HOLIDAY:
Memorial Day
Independence Day

DATE OBSERVED:
Saturday, May 24 and Monday, May 26
Friday, July 4, and Saturday, July 5

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.

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

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 PHONE NUMBERS:

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

Federally Insured by NCUA.

