



Hope NOTES

FALL 2017

▲ Tackle Your Finances

Get in the game for a chance to win with Smart Money.

Kick off your financial game plan this fall with a chance to win \$250 from HOPE's Smart Money Personal Financial Manager (PFM)! You can make smarter financial choices just by setting a spending target in Smart Money.

Simply log in to Smart Money and add at least one spending target to your budget on or before November 30, 2017, to see how well your spending habits match your spending goals and be automatically entered to WIN one of two \$250 prizes, or one of three \$100 prizes!

So set your target today and let's get that money working for you! Visit www.hopecu.org/smartmoneywinter2017 to learn more.

*NO PURCHASE NECESSARY. Open only to legal residents of the 50 United States, D.C., and Puerto Rico, 18 years and older. Ends 11/30/2017. For Official Rules, including odds, alternate method of entry, and prize description, visit www.hopecu.org/smartmoneyfall2017rules. Void where prohibited.

Your Privacy Is Important to Us

Hope Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members.

Please take a moment to look at the privacy policy on our website at www.hopecu.org/privacy. If you have any questions after reading this information, please contact us toll-free at 1-866-321-4673.

How Healthy Is Your Vehicle Loan?

Get a 10-minute checkup and see if we can save you money. If you are currently making payments on a vehicle, do you know whether the loan you have is your best option? If you didn't finance it at HOPE, it may not be.

When you take out loans at certain dealerships or through some finance companies, you can easily wind up paying too much. Let us take a look at what you are paying currently and see if we can save you money by refinancing.¹

Just call us or stop by a branch, and we'll take less than 10 minutes to review your current loan and provide you with your best option. You'll just need your current payoff value, monthly payment amount, term of the loan, vehicle identification number, and the current mileage on your vehicle.

So stay on the road knowing that your finances are as healthy as they can be with HOPE. Learn more at www.hopecu.org/vehicleloancheckup.

¹All loans subject to credit approval.

Members Enjoy West Point Branch Festivities

Members celebrated the opening of HOPE's new northeast Mississippi branch with a pair of special events in West Point. Credit union members joined elected officials, local businesses, and community leaders for a ribbon cutting on August 18, where West Point Mayor Robbie Robinson said, "It's good to have an affordable alternative to check cashing and payday lender options in our community."

On Saturday, August 19, the local HOPE team met our new neighbors at a community fair that featured inflatables, face painting, some local entertainment, and lots of delicious free food. Throughout the day, HOPE staff was busy opening new accounts and answering questions about all the new products and convenient services that were available to area residents.



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Corporate NMLS #653874



Take Action on the Equifax Breach

Equifax, one the nation's three major credit reporting agencies, recently reported a massive data breach that lasted from mid-May through the end of July. While your personal and account information stored at HOPE was not accessed, you still may have been affected.

You can take steps to find out if your information may have been compromised and to protect yourself from financial harm.

- 1. Find out if your information was exposed.** Visit equifaxsecurity2017.com and click on the "Potential Impact" tab. Enter the required information and the site will tell you if you've been affected by the Equifax breach.
- 2. Sign up for free protective services.** Whether your information was exposed or not, U.S. consumers are being offered a full year of complimentary credit monitoring and other services through Equifax's TrustedID product. The site will provide you with a date to return and sign up for these services. Be sure to follow up on the designated date because the last day for enrollment is Nov. 21, 2017.
- 3. Place a credit freeze or a fraud alert on your files.** If your information has been exposed, consider placing a credit freeze on your credit bureaus. This will make it more difficult for someone to open a new account in your name, though it won't stop a thief from making charges to your existing accounts.
- 4. File your taxes early.** If your SSN was accessed in this breach, file your taxes as soon as you have all the necessary information to lessen the chance that a scammer could steal your refund. Also, be sure to respond immediately to any letters you receive from the IRS, though be suspicious of any emails or phone calls claiming to be from the IRS, as the IRS will not initially notify you using such means.

The Equifax site also contains frequently asked questions about the breach that may be helpful. There is also a call center at 1-866-447-7559 to assist consumers from 7:00 a.m. to 1:00 a.m. daily, Eastern Time.

◀ Your Dreams Thrive at HOPE!

How do you get from where you are to where you want to be? You come to HOPE.

Whether you dream of travelling the world, breezing to work in a new car, or opening a small coffee shop on Main Street, HOPE is here for you. Our mission to strengthen communities, build assets, and improve lives means we put our members first.

International Credit Union Day is officially on Thursday, October 19, and highlights how credit unions can make people's dreams thrive. HOPE is celebrating our focus on member-owners all month long. New or existing members who open a new checking account any time during the month will receive a \$5 gift card.¹

Watch our social media channels all month long for more information about how HOPE and credit unions benefit you. Learn more at www.hopecu.org/icuday2017.

¹Offer valid on new checking accounts opened in person at a HOPE branch on or between October 1, 2017, and October 31, 2017, and funded with a minimum deposit of \$25 at the time of account opening. New members will need an additional \$25 for their membership fee and savings account deposit. Limit of one card per member and one card per account. All other qualifying terms and conditions for opening a HOPE checking account will apply.

Branch Closures

Friday, November 10
Saturday, November 11
Veterans Day

Thursday, November 23
Thanksgiving Day

Saturday, December 23
Monday, December 25
Christmas Day

Saturday, December 30
Monday, January 1
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.