

Hope NOTES

FALL 2020



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Inspiring HOPE for a Global Community: Special Offers for International Credit Union Day

Across the globe, credit unions have always been a beacon of hope for their members and communities; this has never been more evident than in the current environment. This year's global health crisis has been trying for many communities around the world, but credit unions have stayed true to their cooperative principles and stepped up during this time of economic uncertainty.



International Credit Union (ICU) Day is observed every year in October to celebrate the tremendous impact of credit unions, an impact that has been demonstrated even more during COVID-19 pandemic as HOPE and other credit unions have helped families with personal loans and financial counseling and assisted businesses with the loans they need to keep their doors open. Around the world, credit unions have strengthened communities with affordable financial services, showing that even in times like these, there's HOPE.

While this year's International Credit Union Day falls on October 15, HOPE is celebrating all month long with a special offer. During October, HOPE will waive the \$10 loan origination fee when you apply for a personal loan or vehicle loan.¹ If you have friends or relatives whom could thrive from the many benefits of a member-owned financial institution, now is the time to encourage them to join, for HOPE will waive the \$10 membership fee for anyone who joins Hope Credit Union by October 31.

Thank you for choosing HOPE as your financial partner as we continue to live out the philosophy of the credit union movement: people helping people.

Learn more at www.hopecu.org/icuday2020.

¹ All loans are subject to credit approval.

Get Prepared to Exercise Your Right to Vote



With the election approaching quickly, it's important to make sure you're set to exercise your right to vote. HOPE encourages you to make a plan to vote, so we've created a helpful voter resource page at www.hopecu.org/vote2020.

There you'll find tools to learn more about key dates in your state for voters; each state's procedures for voting in-person or by mail via an absentee ballot; voter ID requirements for your state; and links to verify your voter registration and poll location. The webpage also includes information to help you know your rights regarding election day, including rights for people with disabilities and for people who are not fluent English speakers.

Visit www.hopecu.org/vote2020 to familiarize yourself with your state's voting guidelines, and get ready to make your vote count and have your voice heard.

HOPE for the Holidays

While the holidays may look a bit different this year in terms of families being more reserved about traveling, about shopping around in crowds, or about going to holiday events, many families will find hope during the season by taking a step back from the hustle and bustle, embracing a return to simplicity and things that matter most.

Whatever you and your family find most important during this season – whether it's gifting heartfelt presents to your loved ones, adorning your home with decorations that put you in the holiday spirit, or sharing laughter and memories over a good holiday meal – a HOPE Holiday Loan can provide you with the funds you need to make this a memorable and enjoyable holiday season filled with hope.¹

Visit www.hopecu.org/holidayloan2020 for more details.

¹ All loans are subject to credit approval.



Get Your Flu Shot!

Flu season is just around the corner, and concerns over infection from this annual illness are compounded by the issues created by the Coronavirus pandemic. While scientists are still researching a COVID-19 vaccine, flu shots are readily available and are a good idea in the current environment.

Medical experts are advising people to get their flu shots before the end of October. The vaccine develops its full coverage about two weeks after you receive the injection, so that will provide the best protection during the November-December peak.

Getting protected this year is especially important, particularly if you are at higher risk for getting the flu, which also means you may be more susceptible to being infected by the Coronavirus. Studies have indicated that it is possible to have both illnesses at the same time, although it is unclear whether the symptoms and consequences of having both leads to higher risk of severe illness or death. But getting the flu shot will lessen the possibility of more a more severe illness and will help free up resources that could be used for more serious COVID-19 patients.

You can generally get your flu shots from your regular doctor, most clinics, and many pharmacies. Insurance will likely cover getting vaccinated, as does Medicare. Medicaid and Medicare may cover the service, but many providers are offering free or discounted options if you don't have coverage and some health departments may be offering the service for free.

Learn more about the 2020-2021 flu season by visiting the Center for Disease Control's website at www.cdc.gov/flu.



Pay Anyone or Any Company Through HOPENet Bill Pay

HOPE's Bill Pay is a service that allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment and which account you want the payment to come from. It's safe, secure and easy to use.

Whether you want to pay a bill, pay a person, or transfer funds to another institution, you can do it all conveniently and securely with HOPE Bill Pay. You can pay virtually any business or individual with a mailing address within the United States. For example, you can pay utilities, cable bills, credit cards, or individuals such as a landlord, babysitter or relative.

HOPE Bill Pay is a convenient way to help you stay on top of your finances. You can pay, track, or manage all of your online payment activity from nearly any electronic device. Make a single payment or schedule recurring payments so that you won't have to worry about forgetting your bills and incurring late fees. You can schedule a payment to be sent electronically or via a paper check.

Make life even easier by having your bills delivered electronically to your Bill Pay account with our e-Bill feature, letting you receive and pay your bills all in one place. You can also sign up for e-notifications through email or text to be reminded of when your payments are due and to alert you when bill pay transactions are complete.

It's easy to enroll in Hope Bill Pay. Just log in to your account and click the "Bill Pay" link to access the short enrollment form. You can also learn more at www.hopecu.org/billpay.

Community Advantage Loan Program for Small Businesses

HOPE is now an authorized lender for the Small Business Administration's Community Advantage Program. This program provides loans that are intended to increase access to credit for small businesses located in underserved areas.¹ It also provides management and technical assistance as needed to help companies be successful.

The program provides loans up to \$250,000, and funds can be used to purchase new or existing commercial buildings (owner-occupied); to purchase machinery, inventory, equipment, and fixtures; and to refinance debt.

To qualify, a company must be a for-profit business that fit the SBA definition of a small business, demonstrate a need for financing, and have an owner whose minimum personal credit score is 600.

If you are a small business owner or know a small business owner who could benefit from this program, please fill out the contact form at www.hopecu.org/caloon.

¹ Loans subject to credit approval

Holiday Closures

Columbus Day

Monday, October 12

Christmas Eve

Thursday, December 24
Branches close at noon

Veterans Day

Wednesday, November 11

Christmas Day

Friday, December 25

Thanksgiving Eve

Wednesday, November 25
Branches close at Noon

New Year's Eve

Thursday, December 31
Branches close at 2 p.m.

Thanksgiving Day

Thursday, November 26

Remember, HOPE is always open even when our branches are closed. You still have 24/7 access to many functions for managing your account using our HOPENet Online Banking, HOPE Mobile Banking, or our HOPE24 Telephone Banking solutions. Find out more at hopecu.org/convenience/.

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.