



Hope NOTES

FALL 2021



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Cool Weather; Cool Rates

There are still plenty of miles ahead in 2021, and HOPE can help you cover more of them with fantastic deals on a car, truck, or SUV! If you're thinking about getting a fresh set of wheels before the year is over or considering refinancing your current vehicle, you still have time to take advantage of our great promotion that will save you cash on a new or used vehicle.¹

Whether you're looking for a safe new family vehicle, or simply a fuel-efficient used automobile to get you from point A to point B, we'll help you cruise off with a great deal on your new wheels.

- Low rates: Enjoy interest rates as low as 1.99% (2.154% APR) and no more than 12.00% (12.201% APR).²
- Extended terms: Take as long as six years to repay the loan.³
- Get up to 100% financing.

If you already have an existing auto loan, ask about how our refinancing options could save you money.

Visit your nearest branch for more information or to complete your application. Current HOPE members can apply online using HOPENet Online Banking.

Learn more at www.hopecu.org/coolrates.

¹Loans are subject to credit approval.

²"APR" is Annual Percentage Rate. Actual rates vary based on age of the vehicle, borrower credit history, loan-to-value ratios and repayment term. A loan with the lowest advertised interest rate of 1.99% (2.154% APR) on a new vehicle (up to 2 years old) for \$20,000.00 over 36 months (maximum) would have a monthly payment of \$572.80. A loan with an interest rate of 3.99% (4.075% APR) on a new vehicle (up to 2 years old) for \$20,000.00 (minimum) over 72 months (maximum) would have a monthly payment of \$312.86. A loan with an interest rate of 12.00% (12.201% APR) on a used vehicle (more than 5 years old) for \$15,000.00 over 42 months would have a monthly payment of \$439.29. Additional rates and terms are available. Promotional terms and rates are available through December 31, 2021.

³Six-year term available on loans of at least \$20,000 and vehicles no more than three years old.

Disaster Relief and Resources for HOPE Members

We know that members across the region have been affected by the high winds and heavy rain of Hurricane Ida. The HOPE team is ready to assist people with efforts to recover and rebuild, as well as and connecting residents to other resources that are critical during this time. Information on HOPE's recovery products and services is available at www.hopecu.org/idarelief.

Support from HOPE

HOPE is working with members and businesses in hurricane-affected areas with several programs to provide financial support and relief. If you are in New Orleans, our Elysian Fields branch is now open, and the ATMs at both that location and our Oretha Castle Haley Boulevard branch are in operation. If you can't get to one of those locations or have relocated, try searching for a shared branching facility at www.sharedbranching.org.

Options available from HOPE include:

- Account Fee Relief and Waivers
- Power of HOPE Hurricane Ida Relief Loan Program
- Mortgage Loan Relief
- Commercial Loan Relief

Disaster Relief and Resources

Additional relief resources available on the website for individuals affected by Hurricane Ida include:

- Federal Emergency Management Agency (FEMA) Funds
- SBA Disaster Assistance
- Temporary Housing Assistance
- Finding Fuel

You can learn more about options available to you, submit a request for a Power of HOPE loan, and find links to other resources by visiting www.hopecu.org/idarelief.

New Checking Accounts Mean Business!

We know managing your company's finances can be a challenge. Every company needs a cost-effective, fully-featured, convenient checking account to run its business.

That's what we've designed here at HOPE just for our business, entrepreneur, and nonprofit members. Our business checking accounts are the right tools for making day-to-day account management quick and hassle-free.

- Business Choice Checking – An account for new businesses with lower balances and fewer transactions.
- Business Checking – An option for growing businesses that balances deposit and transaction levels.
- Business Checking Plus – Designed for businesses with higher balances with a larger number of transactions, particularly cash deposits, during a monthly cycle.

The addition of HOPE's Business Electronic Banking services allow hard-working business owners to take care of financial operations with the convenience of online and mobile access. These free services help accomplish a variety of your "to be done" list items whenever you are ready.²

You can also grant access and permissions to members of your accounting team so that they can perform specific functions, including.

- Easily check account balances
- See transaction histories
- View and download e-statements
- Pay bills
- Remote deposit capture
- Setup and manage payroll
- Make outbound ACH transfers (inbound coming soon)

Learn more at www.hopecu.org/businesschecking.

¹Wireless carrier message and data rates may apply.

Financial Assistance Resources for Homeowners

Help is on the way for people who have fallen behind on their mortgage payments due to COVID-19. The federal government is making funds available through each state to provide financial support for homeowners who may not have been able to pay their loans for an extended period of time.

The Homeowner Assistance Fund will make resources available to help households that have been unable to make monthly loan payments due to the pandemic. All five states in which HOPE operates are offering homeowner assistance programs. Visit the website or contact the agency in your state to determine program status.

Alabama - Alabama Housing Finance Authority
<https://www.ahfa.com/homebuyers/mortgage-assistance-alabama> - 888-460-9977

Arkansas - Arkansas Development Finance Authority
<https://adfa.arkansas.gov/> - 888-698-0964

Louisiana - Louisiana Office of Community Development
<https://www.lacovidhousing.com/> - 225-342-7412

Mississippi - Mississippi Home Savers
<https://www.mshomesaver.com/>

Tennessee - Tennessee Housing Development Agency
<https://thda.org/help-for-homeowners/haf> - 800-228-8432

If you are in need of assistance to remain in your residence, we encourage you to preregister if that option is available and to start the application process as soon as it is open in your state. You can learn more about the program by visiting <https://www.ncsha.org/homeowner-assistance-fund/>.



Complete Your PPP Loan Forgiveness Application Now!

If you received a Paycheck Protection Program (PPP) loan through HOPE in 2020, it is time for you to submit a loan forgiveness application. Beginning as early as August 2, 2021, so it is critical that you complete the application requirements promptly.

Visit our PPP loan forgiveness page to learn what steps you need to take in order to make sure your application can be processed. (www.hopecu.org/pppforgiveness).

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.

Branch Holiday Closures

Columbus Day
Monday, October 11

Veterans Day
Thursday, November 11

Thanksgiving
Wednesday, November 24
at Noon through
Thursday, November 25

Christmas
Friday, December 24

New Year's
Friday, December 31

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 www.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.