



Hope NOTES

FALL 2022



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Make Yourself at Home

HOPE understands that our members have a wide variety of homeownership goals, but no matter what those may be, we want to help you achieve yours. If you're dreaming of buying your first home, looking for a larger house to accommodate a growing family, or considering refinancing, a HOPE mortgage may be the right solution.¹

This is a great time to be looking because HOPE can be paying 50% of lender and closing agent fees on mortgage loans for all applications made on or before **December 31, 2022**.² This offer is good on all of our mortgages, so see which one of our home loan options suits your needs at www.hopecu.org/homeloanchoices. We have loan solutions designed specifically for low- and moderate-income families, including people with credit scores as low as 580.

Right now, HOPE is helping even more people get into homes with down payment assistance of up to \$15,000. To see if you qualify, contact the HOPE mortgage lender in your area for more information: www.hopecu.org/homeloanteam.

If you already own a home and have built up equity, you might want to take advantage of our home equity loans at www.hopecu.org/homeequity.

¹All loans are subject to credit approval.

²Seller-paid closing costs are not included in the mortgage loan promotion. Excludes owner's title insurance and HOPE membership fee.

Join HOPE for a Game Day Experience

Hope Credit Union is a proud supporter of HBCUs (Historically Black Colleges and Universities) across the Deep South. We have provided economic opportunities to these important institutions and served the financial needs of their students, faculty, and communities. We're building on that legacy with sponsorships of some of the most notable games in college football.

Join us at one of four different tailgating experiences this fall:

JSU Homecoming

Jackson State vs Campbell
Jackson, MS - 10/22/22

Magic City Classic

Alabama A&M vs Alabama State
Birmingham, AL - 10/29/22

Community/Staff/Faculty Appreciation Day

Mississippi Valley vs Prairie View
Itta Bena, MS - 11/19/22

Bayou Classic

Grambling vs Southern
New Orleans, LA - 11/26/22

Come out and see us to:

- Connect with HOPE brand ambassador and celebrity chef Nick Wallace
- Information about how to expand your HOPE portfolio of products and services
- Giveaways for new members who open accounts at the event
- Discover career opportunities at HOPE

Visit us on-site to learn more about HOPE and our history of creating opportunities for people and places that the financial mainstream has often overlooked. You can even open an account online and become a member-owner of a mission-driven financial institution that puts your needs first.

Learn more about these exciting events and register to attend at www.hopecu.org/tailgate2022.



Save Money for the Road Ahead

HOPE is offering great low rates 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.



This same fantastic offer is also available on ATVs, boats, and RVs. So no matter how you want to get around, HOPE is the place to go for your best financing deal.

- **Low rates:** Enjoy interest rates as low as 2.99% (3.086% 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 or HOPE Mobile Banking.

Learn more at www.hopecu.org/roadahead.

¹Loans are subject to credit approval.

²APR 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 2.99% (3.086% 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, 2022.

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

Know the Red Flags to Protect Your Accounts from Fraud

HOPE wants to help members defend against fraudulent activity by providing a reminder about how to spot attempts to gain unauthorized account access.

One common scheme criminals use is to call people posing as a financial institution employee who needs information to "verify transactions" on an account. The caller asks for account details and/or debit/credit card information, including the full card number, the expiration date, and the CVV code to confirm the transactions.

If you receive a call with this pattern, follow these important rules:

- Hang up immediately!
- Call HOPE's Member Service Center at 1-866-321-4673 to report the incident.
- Let us know if you did provide any personal, account, or card information so that we can take appropriate steps to protect your funds.
- You can report the call to the Federal Communications Commission here:
<https://consumercomplaints.fcc.gov/hc/en-us>.

Please note that although HOPE does monitor member accounts for fraudulent card activity and does contact members to verify suspected unauthorized transactions, remember the following points:

- You will never be asked to provide the full details of your personal, account, or card information.
- You may be asked to confirm the information we already have on file, but only non-account details or parts of sensitive information (for example):
 - The last four digits of your social security number
 - Your street address

Learn more about our fraud monitoring and alerting services, as well as other resources to help protect your accounts, by visiting www.hopecu.org/cardservices.

Branch Closures

Columbus Day
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Day
Monday, December 26

New Year's Day
Monday, January 2

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.