



Hope NOTES



FALL 2023



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Your New HOPE Digital Banking Experience Is Here!

The new version of HOPE's online and mobile banking service is live and ready for you to use!

Be sure to register for the upgraded digital suite to begin accessing all the great tools available to you. To get started:

- **Download the Mobile App** – If you manage your accounts with your phone, visit the [Apple](#) or [Google Play](#) store to get the new version. Be sure to delete the old app first to avoid any confusion. You can find the app by searching for "Hope Credit Union" in either store.
- **Get Registered** – You must create a username and password for the new service; your old credentials will not work. Check out our "[Getting Started: First Time Login](#)" video for assistance with getting up and running.
- **Explore the Dashboard** – There are plenty of great features available to help check off your financial to-do list. Take a tour of where to find important items and how to customize your experience with the "[Dashboard Overview](#)" video.



Once you're set-up, be sure to check out these great new features:

- **Card Management** – You can disable your card temporarily to prevent it from unauthorized usage if you might have misplaced it. Turn it back on whenever you're ready to use it again.
- **Update Member Information** – If you have a change of mailing address, phone number, or email address, just log in and update the contact information you need via your computer or mobile device.
- **Multifactor Authentication** – Keep your information more secure by turning on the additional layers of security that are available to you.
- **Rewards Tracker** – Members who have a HOPE Rewards Checking account can see where they are on earning the bonus dividend rate. Track digital banking logins, debit card usage, and e-statement enrollment.

We appreciate your business and hope you will enjoy HOPE's new digital banking suite.

If you need assistance getting connected to the service, check out the important steps you need to take at www.hopecu.org/newdigital. You can also scan the QR code to watch our video guides on getting registered, how to use and customize the app, and recovering our account information.



HOPE Makes It Happen.

Since 1994, Hope Credit Union has empowered individuals, families, and business owners with access to affordable financial services. In fact, nearly one in three of our members got their first bank account with us. HOPE makes it happen with low-cost savings accounts, affordable everyday checking and debit cards, and tailored loan solutions, no matter your credit or income.¹

Whether you're buying your first home or car, building a business, or just looking for a better way to manage your money, HOPE can help you live your best life. Our brand-new "HOPE makes it happen." campaign is here and it's a game changer! Members in Alabama, Arkansas, Louisiana, Mississippi, and Tennessee will be seeing and hearing HOPE everywhere: television, radio, digital channels, billboards, and transit systems.

We are proud of the work this campaign represents, and what it will mean to our ability to reach and serve even more members across the Deep South. We invite you to watch the first two television ads that are already on the air. The short but powerful stories capture the essence of HOPE's mission and what sets us apart. www.youtube.com/hopecreditunion



Get it at HOPE!

There are hundreds of reasons you may need a loan. From upgrading your ride to paying off debt, building your credit, getting a fishing boat, growing your business, or becoming a homeowner, HOPE is here to help you with any need you may have.¹

Make sure HOPE is your first stop when you are thinking about a loan for any of the following purposes:

- New and Used Vehicles
- Personal Needs
- Small Business
- Credit Building (Borrow and Save)
- Payday Loan Alternatives
- Credit Cards
- Boats, ATVs, and RVs
- Home Equity
- Share Secured
- Home Purchase or Refinance

HOPE is a trusted lender in your community, and you can count on us to find the right financing solution. Our team has the experience to help you make the right borrowing moves. We also provide financial counseling and education to help you get ready to apply for a loan.

[Visit or call your branch today](#) to see what we can do for you!

¹ All loans subject to credit approval. Equal Housing Lender.

Working Through the Financial Impact of Natural Disasters

It's a sobering fact that many of us experience the unfortunate impact of natural disasters. A [recent survey](#) showed that four in ten Americans say their local community has experienced severe weather like floods, storms, extreme temperatures, wildfires, and other disasters.

During weather threats, many families act to ensure their safety and well-being, recover treasured possessions, and survive difficult living conditions. As residents in vulnerable areas of the U.S. anticipate potentially dangerous weather, there is a risk that households will suffer financial challenges due to the weather and climate events.

If you are facing an unexpected natural event or the continued challenges of ongoing national emergencies, here are tips for managing the financial impact of natural disasters and mitigating the financial stress these events can cause.

1. Document Financial Information
2. Use Cash and Emergency Funds
3. Contact disasterassistance.gov
4. Create a Physical Emergency Kit
5. Know Your Options

Check out the full article from our partners at <https://www.greenpath.com/hopecu>.

Branch Closures

Indigenous People's Day
Monday, October 9

Christmas Day
Monday, December 25

Veterans Day
Friday, November 10

New Year's Day
Monday, January 1

Thanksgiving Day
Thursday, November 23

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 Digital Banking (online and mobile), 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

HOPE Online Banking

Go to www.hopecu.org to log in.

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.