HOPE was honored at the 2014 Assets Learning Conference in Washington D.C. this September for promoting asset building and meeting the needs of the community we serve. More than 1200 people attended the conference that brought together researchers, policy makers, financial institutions and others to find solutions to help families build a better financial future.

**Pay Bills Online – Less Time, Less Effort**

Pay your bills from the comfort of your living room with HOPENet’s BillPay service. You can make a single or recurring payment, sign up for e-notifications to remind you of pending payments and keep track of your payment history at a glance. The service is secure and simple to use. To sign up, login to HOPENet, select the "Bill Payments" tab and follow the easy steps to complete the process. For more information visit www.hopecu.org/billpay.

**HOPE Mobile 4.0**

Paying bills from your phone just got easier, thanks to the new HOPE Mobile Banking app version 4.0. You can now add new payees with the swipe of your finger on your mobile device. The app is available for Apple and Android devices and features a newer, sleeker look. Access all of your accounts, no matter where you are. Your money is literally at your fingertips. Download the app now and experience the convenience of banking with HOPE. Go to your online app store or visit www.hopecu.org/hopemobile.

**Got a Friend? Get a Loan!**

You can now participate in a “buddy system” that will help you stay on track with loan payments. The HOPE Friendship Loan program helps you get a low interest loan and stay focused on making timely payments. Just identify two friends or family members that will motivate you to pay off your loan or get back on track if you miss a payment. We want you to build your credit and keep your scores up. Find out more about the Friendship Loan Program today. Visit www.hopecu.org/friendshiploans.

*All loans subject to credit approval.

**HOPE receives ALC “Platforms for Prosperity” Award**

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Contact HOPE

GENERAL ACCOUNT INFORMATION:
HOPE24 Telephone Banking: (877) 214-HOPE
HOPENet Online Banking: Go to www.hopcu.org, then log in to HOPENet.
Deposits – Phone: (866) 321-HOPE
E-mail: deposit@hopcu.org
U.S. Mail: (Do not send cash deposits through the mail): Hope Credit Union
P.O. Box 22886
Jackson, MS 39225-2886

Consumer Loans – E-mail: consumerloan@hopcu.org
Mortgage Loans – E-mail: mortgageloan@hopcu.org
HOPE Affinity Network – E-mail: affinity@hopcu.org
Supervisory Committee – Phone: (601) 944-1100
E-mail: supervisory.committee@hopcu.org

BRANCH PHONE NUMBERS:
Dial (866) 321-HOPE to be connected to your local branch.

Federally Insured by NCUA.

HOPE for the Holiday Season

The holidays are quickly approaching and HOPE wants you to have the resources you need to get through the season without burdening your wallet. Here are three great ways we are “making seasons bright.”

1: ‘Tis the Season to Start Saving

Now is the time to start saving for next year’s shopping season. Join our Christmas Club to start saving for 2015. You can set up your savings goal and have the amount automatically deposited in your Christmas Club savings account. At the end of October 2015, we will send you a check so that you can shop without breaking the bank.

2: Skip a Payment!

If you have a loan with us and are current on your payments you may qualify to skip your December payment to have more cash for holiday shopping.

3: Loan for the Holidays

Presents, decorations and holiday dinners add up fast. If you need a little extra cash to get you through the holidays, apply for a loan with HOPE today. If you mention HOPENotes we will waive your application fee.

*All loans subject to credit approval

Call or visit your HOPE branch to learn more about these exciting products and services. We wish you a Happy and Financially Healthy Holiday Season!

Stories of Hope

We want to hear your stories of HOPE. Tell us about your experience with Hope Credit Union. You could be featured in an upcoming HOPE publication. Email your stories to erjackson@hope-ec.org.

Realize Your Dream of Owning a Business!

If you have ever dreamed of opening your own business, HOPE wants to help you make that dream a reality with a business loan. We have provided business loans and technical assistance to more than 2,000 entrepreneurs and small to medium-sized businesses. You can take advantage of a variety of commercial financing tools and options that are designed to help you succeed. Applying for a loan is easy, simply visit your nearest HOPE branch and ask for the commercial lending officer.

Branch Closing Notice

HOPE branches will be closed in observance of the following holidays:

2014 HOPE HOLIDAY: DATE OBSERVED:
Columbus Day Monday, October 13
Veterans Day Tuesday, November 11
Thanksgiving Thursday, November 27
Christmas Thursday, December 25
New Year’s 2015 Thursday, January 1

Don’t forget: HOPE is always open, even when the branches are closed. Just use the HOPE24 telephone banking system or HOPENet, our Internet banking solution.