

HOPE Celebrates 20 Years of Changing Lives Across the Mid South

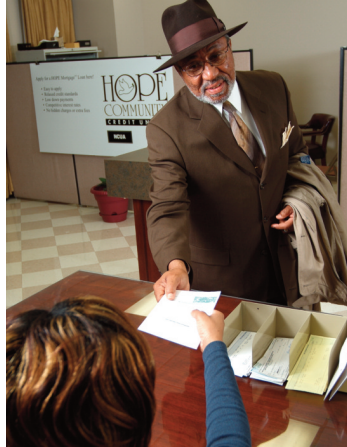
It started as a small church project with big dreams. Members of Anderson United Methodist Church saw the need for a community credit union that served the needs of low- and moderate-income individuals in Jackson, Mississippi. Hope Credit Union was born.

That was 20 years ago.

Over the last two decades, HOPE has become a regional provider of affordable, responsible financial products and related services for working families, rural communities, and economically distressed areas.

This year also marks the 20th anniversary of Hope Enterprise Corporation (formerly Enterprise Corporation of the Delta), the organization that sponsors the credit union. Together, the two institutions have generated over \$1.7 billion in financing and helped more than 400,000 people find solutions for their retail banking, consumer loan, business financing, and mortgage lending needs.

HOPE has made a commitment to eliminate the bank deserts that are spreading across the Mid South



James Brooks, one of HOPE's first members, makes a deposit at the old Medical Mall branch in 2002.

as mainstream institutions close branches in underserved communities. The 20th Anniversary Celebration during 2014 will call attention to the good work HOPE is doing and the positive outcomes that can be achieved when people have the right information and the right tools to be financially successful.

During the next year, look for special announcements from HOPE about its successes and the impact it is having in the communities it serves. Members will have opportunities to share the good news of HOPE with other people who could benefit from having a relationship with a member-owned financial institution.

We thank our members for their continued support over the years and for all they do to make HOPE a change agent in the Mid South and a nationally recognized leader in the credit union industry.

2014 HOPE Members Meeting and Board Candidates Announced



In 2013, HOPE conducted dozens of outreach events, providing financial education and affordable financial services for thousands of people.

All members are invited to join HOPE for its annual meeting on Saturday, March 29. HOPE's leadership will review the credit union's successes during 2013 and outline plans for the next year. Additional details about the meeting time, location, and theme will be announced online and in the branches.

Over the last 12 months, HOPE opened a new branch, introduced online membership and account applications, and significantly enhanced its mobile banking application. In 2014, HOPE will introduce a personal financial

manager; add online loan applications; and open new branches in Greenville, Mississippi, and New Orleans, Louisiana.

During the annual meeting, members will also elect representatives to the Hope Federal Credit Union Board of Directors. In accordance with HOPE's bylaws, the following individuals are presented as candidates for election to the Board of Directors at the 2014 annual meeting.*

Richard Campbell

Hope Enterprise Corporation

Emily Trenholm

Community Development Council of Greater Memphis

Maura Phillips

MGIC Insurance

Brenda Richard-Montgomery

Secure Patient Delivery, LLC

Herman Taylor

University of Mississippi Medical Center

*Nominations for vacancies may also be made by petition signed by at least one percent of the members, with a minimum of 20 and a maximum of 500. Nominations made by petition must be received at HOPE's main office by the close of business on January 24, 2014. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

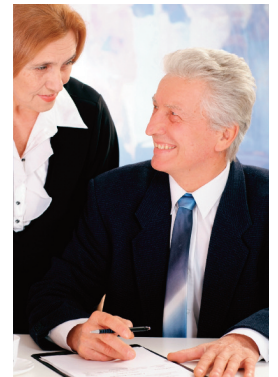
Trim Expenses in the New Year with a Debt Consolidation Loan

The holidays are great times for enjoying family and friends, but they can also lead to financial stress. People often stretch their budgets or even overspend on gifts, food, clothing, and travel expenses.

To cover these additional costs, families frequently turn to options that cause financial damage. Whether racking up charges on high-interest credit cards or taking out a payday or other predatory loan, these decisions carry consequences that last long after the New Year.

To take some of the sting out of repaying these costs, HOPE offers loans to consolidate debt and help get you back on track. A HOPE loan can combine several high-cost financial obligations into a more affordable and easily manageable single loan. This could lower your monthly bills and save you significant amounts of money over the life of the loan.

If a debt consolidation loan could help ease the burden of your holiday expenses, simply call or visit your nearest HOPE branch. Also consider starting a HOPE Christmas Club account and be prepared for 2014 holiday spending.



Bynum, HOPE Win McNulty Prize for Leadership, Innovation

William Bynum and Hope Credit Union have been honored with the sixth annual John P. McNulty Prize, which recognizes the spirit of innovation and excellence of private sector leaders who use entrepreneurship to address important global social issues. The prize is awarded annually by The Aspen Institute and McNulty Foundation.

The McNulty Prize recognizes the visionary work of an Aspen Global Leadership Network Fellow of the Aspen Institute. Bynum, an advisor to Presidents Clinton, Bush and Obama on community development issues and a Henry Crown Fellow of the Aspen Institute, founded HOPE to provide financial services that support jobs, housing, and access to health care and other critical services in the region's most distressed communities. An international panel of judges including Madeleine Albright, African diplomat Olara



Otunnu, and international development expert Brizio Biondi-Morra selected the 2013 winner.

Since 2008, as other institutions were closing their doors in underserved communities, HOPE has responded by extending a lifeline to residents in Mississippi, Louisiana, Tennessee and Arkansas. During this period, HOPE has expanded from 3 to 15 branches; increased its member-owners from 9,000 to 28,000; and closed more than 7,200 consumer, mortgage and small

business loans totaling over \$260 million. HOPE is working to double the number of people and places it serves in "bank deserts" in the region.

"Each year, the McNulty Prize recognizes the outstanding work of individuals and organizations that have made a positive impact on the lives of others," said McNulty Prize judge and former Secretary of State Madeleine Albright. "By opening the doors of economic opportunity to underserved individuals across the country, HOPE has proven that financial institutions focused on community development can truly transform weak economies into stronger, sustainable ones, and improve the lives of thousands of people in the process."

Bynum and HOPE were honored at the annual McNulty Prize reception in New York City on November 6. Learn more about the prize at www.hopecu.org/mcnultyprize.



HOPE has expanded its presence in Arkansas by opening a new branch of the credit union in Pine Bluff. The facility is located downtown, in the University of Arkansas at Pine Bluff's (UAPB) Economic Research and Development Center, and emphasizes the extensive use of technology to meet the financial service needs of area residents.

HOPE Opens Prototype Branch in Pine Bluff

In addition to UAPB, HOPE's Pine Bluff branch is also supported by several additional organizations that recognize the vital role that development financial services play in fostering broad economic prosperity. These groups include the Winthrop Rockefeller Foundation, Delta Regional Authority and NeighborWorks® America.

The innovative branch model incorporates numerous technology features that allow local residents to make use of an array of services, including online and mobile devices to access and manage their accounts whenever and wherever they want. Using an ATM, computer or

smartphone, an individual can become a HOPE member, open a new account, check account balances, transfer funds, and even pay bills.

In addition to loan and deposit products, HOPE members can also take advantage of free financial education and counseling. Financial workshops will be conducted at the branch, and members can also benefit from budgeting, foreclosure prevention and other counseling services provided over the telephone or online.

Search for "HOPE Pine Bluff Branch" on YouTube to see highlights from the grand opening event. The branch will host a community day in the Spring.



HOPE Credit Cards Mean Great Options and Low Rates

If you need a credit card to make purchases over time, or if you have an outstanding balance on a card with a high interest rate, a HOPE Platinum MasterCard provides you with fantastic benefits:

- No annual fee
- Competitive rates
- Credit limits of up to \$10,000
- Design your own card
- 24-Hour HOPE Infolink online account access
- 24/7 toll-free member service
- Roadside assistance service
- Extended warranty coverage
- Guaranteed privacy—we do not sell your private account information
- Automatic payments from checking or savings accounts

If you've had some credit issues in the past, a secured card can help you rebuild your credit. Another option you can choose is a rewards card that lets you redeem points you've earned while using the card for to exchange for items ranging from iPad cases to vacations. Stop by a branch or call us to apply for a card today.

Branch Closing Notice

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

2014 HOPE HOLIDAY:
Martin Luther King Holiday
Presidents Day

DATE OBSERVED:
Saturday, Jan. 18, and Monday, Jan. 20
Saturday, Feb. 15, and Monday, Feb. 17

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.

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

E-mail: deposit@hopecu.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@hopecu.org

Mortgage Loans – E-mail: mortgageloan@hopecu.org

HOPE Affinity Network – E-mail: affinity@hopecu.org

Supervisory Committee – Phone: (601) 944-1100

E-mail: supervisorycommittee@hopecu.org

BRANCH PHONE NUMBERS:

Dial (866) 321-HOPE to be connected to your local branch.

