

HOPE Opens New Branch in Terry, MS



In June, HOPE opened its newest branch in Terry, Mississippi. The new full-service branch is located at 109 West Cunningham Avenue in

Terry. It is open during the following hours:

- Monday through Thursday:
9:00 AM – 4:30 PM
- Friday:
9:00 AM – 5:00 PM

Both walk-in and drive-through services will be available during those times.

Now that the branch is fully operational, members may use it to conduct financial transactions, and to apply for personal loans, mortgages or small business loans. Financial counseling services are also available in the branch.

For members living in the Terry community, please consider encouraging a friend or family



member to make HOPE their primary financial institution! HOPE is the only financial institution in Terry and offers very competitive interest rates on its checking and savings accounts.

Need a Break? A HOPE Loan Can Pay for Your Vacation



Summer is here! If a vacation is in your plans, HOPE can help cover the cost through its consumer loan program.

Depending on your situation, approvals can be made in less than 48 hours, and the only cost of applying for the loan is a small application fee. Rates are competitive and it's easy to apply.

Simply stop by the nearest branch or download an application from the website: www.hopecu.org/consumerloanapplication and let HOPE help you take a much needed break this summer.

Need a Ride? A HOPE Auto Loan Can Get You There



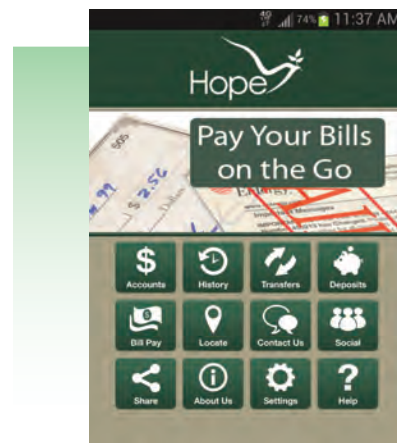
Looking for a new vehicle? Tired of paying for costly repairs? A HOPE auto loan can get you where you need to go.

As a member of HOPE, you will receive extremely competitive rates and terms on any loan used to purchase a vehicle. Many of the loans will be approved on the same day that HOPE receives all of the information needed to complete the loan application.

HOPE makes it easy to get the process started as well – applications are online or available in the nearest branch. All you need to begin your loan application is two forms of ID, your last two paycheck stubs, and a utility bill for proof of residence. Finally, at HOPE, there are never any hidden fees.

Great rates, an easy application process, no hidden fees – apply for your HOPE auto loan today!

Can't get to the Branch? It's in Your Hand!



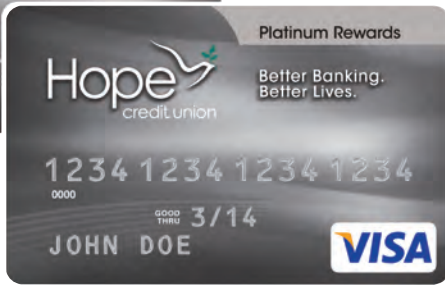
Have you ever wished you could find out how much money was in your checking account before making a purchase? Have you ever wanted to transfer money from your savings account to your checking account but not had the time to go to a branch? Now you can do these things and more with HOPE's mobile app for your smartphone.

HOPE's mobile app is like having a branch in your hand. Through the app, members can check their available balances, transfer money, and even deposit a check up to \$1,000. More than 3,000 members are already signed up to use the app.

So if you can't get to the branch, join the thousands of members who are conducting financial transactions over their phones. It's safe, it's convenient, and there is no cost to buy the app. The app is available for download through HOPE's website at <http://www.hopecu.org/hopemobile>.



Members Getting New Credit Cards, Rewards Program



For many years, HOPE has provided its members with access to a great credit card option with our family of HOPE Platinum MasterCards. Whether you selected a secured or unsecured card, and whether you chose one with rewards or a lower interest rate, you gained a tool that helped you finance larger purchases affordably.

HOPE is now switching to a Visa card for its Platinum and Platinum Rewards programs. The transition to Visa will still offer low variable rates and no annual fee. Cardholders will continue to enjoy all of the other great benefits they currently receive. It will also be possible to see more information about your credit card on HOPENet Online Banking and to receive your statements electronically through HOPENet.

If you currently have a HOPE MasterCard, you will receive your new Visa card, which you should begin using on Monday, August 25.

You should use existing rewards points to claim any merchandise or travel you may want under the current program on or before August 20. If you

do not redeem your rewards points under the MasterCard program, they will roll over to the new Visa card.

Cardholders will receive a letter containing detailed information about the upcoming credit card changes and actions they will need to take in order to make the transition a smooth process.

If you are interested in taking advantage of all the possibilities a HOPE Platinum or Platinum Rewards Visa could open up for you, stop by a branch or give us a call for more information. Members may apply for the new credit cards beginning September 1.

Get more information at www.hopecu.org/visacardconversion.



New Product Lets You Borrow and Save

Are you in need of an emergency loan? Looking for a way to build credit and your savings? HOPE's new Borrow and Save product may be right for you.

Borrow and Save is a safe, convenient, small-dollar loan that also lets you save. It gives you immediate access to the cash you need now, while also helping you build savings for the future.

How? When you take out the loan of \$500 or \$1,000, half of the money is deposited into a savings account and half of the money is available to spend. Once you repay the loan, the part of the loan that was deposited into a savings account becomes available.

Borrow and Save can build your credit and strengthen your financial health at the same time.

For more information, visit HOPE's website at www.hopecu.org/borrowandsave or call 1-866-321-HOPE (4673).

HOPE Recognized for Member Advocacy



In May, the Mississippi Credit Union Association held its annual meeting. The meeting was attended by more than 600 credit union leaders, guests and volunteers.

During the meeting, HOPE was recognized by the Association for its legislative and political advocacy to create more opportunities for its members and for members of credit unions nationwide. HOPE's Chief Executive Officer, Bill Bynum, was also recognized for his induction into the Credit Union House Hall of Leaders in Washington, DC, earlier this year.

Induction into the hall is reserved for those who have made a significant impact on the credit union movement and serves as a lasting tribute to those contributions. The hall also honors the legacy of credit unions, which were first formed in the Western Hemisphere to offer alternatives to loan sharks.

Branch Closing Notice

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

2014 HOPE HOLIDAY:	DATE OBSERVED:
Independence Day	Friday, July 4, and Saturday, July 5
Labor Day	Monday, September 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.

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: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS:

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

Federally Insured by NCUA.

