

Last Chance at Colossal Cash

There's less than one month left in the Colossal Cash giveaway! Don't miss your final opportunity to refer a family member, friend or co-worker for your chance to participate.



Through October 31, any time you refer a new member to the credit union, both you and the new member will be entered into a monthly drawing to win \$2,500 each. An additional drawing will be held in November from all the referral cards submitted for a grand prize of \$20,000. The

referring member and new member will each win \$10,000!

Just pick up a referral card at a HOPE branch, complete the "I am a current member" information, and give the card to the person you are referring. If that individual opens an account at HOPE and returns the card with the "I am a new member" information completed, you will both be entered for the cash prizes. If the new member opens a checking account or receives a loan in addition to the basic savings account required for membership, a second entry is created for both parties.

There is no limit on the number of entries you can generate by referring people to the credit union. Through the end of August, HOPE has welcomed 81 new members as a result of this effort, ranking HOPE tenth out of the 30 participating credit unions.

So pick up a referral card today, share HOPE with someone, and good luck! For complete rules, visit www.msca.com/cashgiveaway.

Take a Week to Celebrate International Credit Union Day

INTERNATIONAL
CREDIT UNION DAY®
OCTOBER 17
2013

This year's International Credit Union (ICU) Day is October 17, but HOPE is going to be observing this special day all week. The annual observance highlights the benefits that credit unions provide to members and the ways they help build communities with affordable financial services.

Beginning on Tuesday, October 15, come in to your nearest HOPE branch and [enjoy these special offers and events](#):

- October 15 – Sign up for E-Statements, and we'll put \$5 in one of your accounts.
- October 16 – Get a coupon that will waive the \$10 application fee on [consumer loans](#).
- October 17 – Sign up for a financial education class in your area.
- October 17-18 – Enjoy an open house at your local branch.

During the week, children can bring in [ICU Day coloring pages](#) and we'll display them in the branch. The coloring pages will be available from any HOPE branch or at www.hopecu.org/ICUD2013 starting October 1. You can also visit that web page to learn more about the role credit unions play in creating better financial futures for people around the world.

Want to Open a New Account? Skip the Branch!

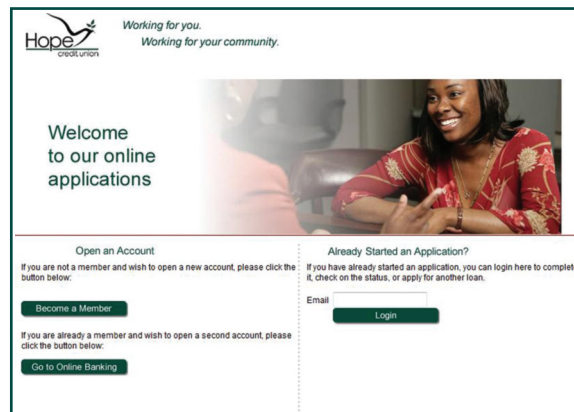
HOPE's new online application service makes it easy for people to connect to the credit union. The application allows new members to join HOPE and lets existing members open new accounts.

The application can be completed in less than 15 minutes, and it's also possible to save an application in process and come back to it later. Some basic information is all that's required; a driver's license number, social security number and current address are all you'll need.

The application can be accessed by clicking the "Become a Member" link or icon on the credit union website homepage. New and existing members can simply follow the instructions on the application.

The application will provide you with several options for setting up your accounts:

- New members from across the country can establish membership, and open and fund a savings account, Christmas Club account or share certificate.



- Residents living in the states of Arkansas, Louisiana, Mississippi or Tennessee can also open and fund checking accounts, including Kasasa accounts, and money market accounts.
- Socially Responsible Investors can open and fund a jumbo share certificate of up to \$100,000 (minimum \$95,000).

The online application allows you to opt-in to overdraft protection, order a debit card, set a customized debit card personal identification number, and order a box of standard or custom checks.

Once the process is complete, your account information will be disclosed securely in your online approval letter. The approval letter will include links to enroll in

online banking and mobile banking. A switch kit will be provided to assist you in setting up direct deposits and automatic transfers/drafts.

The online application service helps HOPE serve more people in remote areas who may have difficulty accessing a branch location and offers greater convenience to people with busy schedules. Use it to open a new account today, or share the link with someone who could benefit from becoming a HOPE member.

More Great Features in HOPE Mobile 3.0

Enhanced app includes mobile Bill Pay!

We're excited to unveil a new upgrade to HOPE's mobile banking app that brings even more features and benefits to your mobile experience. The new version is now available as an update (no new installation required) from Google Play or the Apple Store.

Simply download the update and you'll enjoy:

- Save Username – Securely store your ID on your phone for future login sessions.
- PIN Login – Create a 4-digit personal identification number that will allow you to bypass the process of entering your username and password.
- Email Activity Alerts – Monitor your account more easily using email notifications that will inform you of specific events occurring within the HOPE Mobile app:
 - Change to ID or password
 - Changes to any personal settings
 - If there are 3 failed login attempts within 3 minutes
 - Completed mobile deposit
 - Completed internal transfer
 - Completed Bill Pay transaction
- Check Images – See the front and back sides of checks you have written on your account.
- Mobile Bill Pay – Use your phone to quickly and easily pay your bills.* Simply select whom you want to pay, enter the payment amount, select the process date, and click "send."
- Spanish Language Option – Change a setting to see all components of the app in Spanish.

So download the latest version and try all the new options. If you enjoy the enhancements, be sure to use the "Share" feature to pass the app along to other people who could benefit from having a little HOPE.

**To use Bill Pay from your phone, you must:*

- Be enrolled for Bill Pay through HOPENet
- Set up payees through HOPENet



Helping Farmers Build Brighter Futures

Thousands of farmers across the Mid South are receiving settlements from a discrimination lawsuit against the USDA. The funds represent a huge infusion of wealth into HOPE's region and a tremendous opportunity for recipients to create a more financially secure future for themselves.



HOPE wants to help people make the most of their settlement by providing financial education and affordable banking products that will allow them to become more financially stable and build long-term wealth.

Settlement recipients can take advantage of free [comprehensive financial](#)

[counseling](#), including credit history review and management, spending plan guidance, and asset building advice with long-term planning. Services can be received online or over the telephone at 1-888-246-6314.

HOPE is helping award recipients access affordable accounts by waiving the standard \$10 membership fee. Additionally, beneficiaries can take advantage of special offers for business loans or home mortgages.

Learn more by visiting www.hopecu.org/farmers.

Your Privacy Is Important to Us

Hope Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you a copy of our privacy notice.

Please take a moment to look at the privacy notice included with your October 2013 statement. You can also find it on our website at www.hopecu.org by searching "Privacy Policy." If you have any questions after reading this notice, please contact us toll-free at 1-866-321-4673.

Branch Closing Notice

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

2013 HOPE HOLIDAY:

COLUMBUS DAY
VETERANS DAY
THANKSGIVING
CHRISTMAS
NEW YEAR'S DAY 2014

DATE OBSERVED:

SATURDAY AND MONDAY, OCTOBER 12 & 14
SATURDAY AND MONDAY, NOVEMBER 9 & 11
THURSDAY, NOVEMBER 28
WEDNESDAY, DECEMBER 25
WEDNESDAY, 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.

Growing Relationships With Rainbow Co-op

If it matters where you shop, it should matter where you bank. That's the message HOPE has been sharing with members of Rainbow Natural Grocery to promote a partnership between the two organizations.

HOPE made a commercial loan to Rainbow that allowed Mississippi's only grocery co-operative to buy the building it had been leasing and make significant improvements to the facility. That loan has grown into a much deeper relationship that will allow staff and members from each organization to benefit from the other.

The credit union will offer discounted HOPE memberships to Rainbow employees and co-operative members, in addition to installing an ATM and placing information in the store. Rainbow will provide discounted memberships to HOPE staff and account holders and will promote its nutritious, organic foods at HOPE's branch open house events.

[HOPE has placed an ATM in the Rainbow lobby](#), allowing shoppers and store employees to access cash, check balances, and transfer funds between accounts.

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.