



Save, Give, and Spend

BE WISE. ALWAYS SAVE AND GIVE
BEFORE YOU SPEND!

Give a
Hoot
About
Saving™

CREDIT UNIONS CELEBRATE YOUTH™

Hope NOTES

SPRING 2017

You planted the seed. Help it grow!

It's time to put your financial plan into action with HOPE's Smart Money Personal Financial Manager (PFM). This free service gives you tools to control your money quickly and easily.

Use Smart Money to forecast what money is going into and coming out of your accounts so you can make smart financial decisions. The Cashflow Calendar brings your income and expenses to life with a personal interactive calendar.

Add a bill or income source to the Cashflow Calendar in Smart Money on or before May 31, 2017, and you'll be entered to win \$500, \$250, or one of three \$100 prizes! * Entering is easy: just visit www.hopescu.org/smartmoneyspring2017 to learn more and to see the contest rules. So get started today and let us help you stay on track with your financial plan.

*NO PURCHASE NECESSARY. Open only to legal residents of the 50 United States, D.C., and Puerto Rico, 18 years and older. Ends 5/31/2017. For Official Rules, including odds, alternate method of entry, and prize description, visit www.hopescu.org/smartmoneyspring2017rules. Void where prohibited.



Give a Hoot About Savings

What kind of saver is your child? One who saves happily, or with a scowl? To find out how your child thinks about money and to help them establish a strong financial footing, stop by a HOPE branch during National Credit Union Youth Month.

Every saver is unique, but most people who save regularly developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill, and one HOPE is committed to helping our youngest members develop.

That's why we offer options that are geared toward giving children and their families the tools they need to be financially successful. Whether it's a custodial account to help them build savings or a Choice card (www.hopescu.org/choicecard) that teaches them how to manage their finances, we'll work to find the right solution for you.

By helping your child give a hoot about saving now, you'll help them soar when they're older. Call your local branch or visit us online at www.hopescu.org/2017youthmonth to learn more.

HOPE Debit and Choice Cards Get Chipped

HOPE is now issuing Anytime Debit and Choice cards with EMV chip technology. This tiny chip provides greater fraud protection by creating a unique code for each transaction and makes cards harder to counterfeit.

By using these cards at chip-enabled terminals, cardholders can receive the highest level of security available for their in-person card transactions. Learn more at www.hopescu.org/emvchipcards.



HOPE Grows Again with Mergers

HOPE paved the way to offer its services to more residents in the Mid South by completing mergers with two credit unions: B & W Mississippi Employees Federal Credit Union (B & W) and Michoud Credit Union (Michoud). The mergers will provide B&W and Michoud members with an expanded menu of financial products and services, as well as access to a regional branch network.

- B & W is located in West Point, Mississippi. It was founded nearly 45 years ago and has more than 700 members.
- Michoud was established 35 years ago at NASA's Michoud Assembly Facility in New Orleans, Louisiana. It has two branches serving approximately 850 members.

Both mergers received approval from regulatory agencies and became effective April 1, 2017 following votes from the respective memberships in favor of the mergers. B&W and Michoud changed their names to HOPE on April 1, and our systems will be integrated over the next several months.

Learn more and stay up to date on the latest news at www.hopecu.org/mergers.

Prevent ID Theft: Destroy Those Documents!

Protecting yourself from identity theft is an increasingly difficult challenge, but some of the ways criminals access our financial information are also some of the easiest to defend against.

Clues to your personal and financial information are often buried throughout your personal paperwork and mail. The first line of defense is to destroy documents that contain your personal information before anyone can access them.

Here are four suggestions for properly destroying those personal documents: shredding them, burning them to ashes, soaking them in water, or using a hole punch to turn them into confetti.

Expired credit cards are still critical, and need to be disposed of properly. Rubbing a magnet across the card a few times will disable the magnetic strip on the back. You should also cut the card into pieces, making sure that each set of four numbers is cut in at least two places. Then smash the chip (if applicable) and dispose of the pieces in different garbage bags.

As a general rule, it is better to have as few physical documents on file as possible. Switch to online banking (www.hopecu.org/hopenet), and opt out of paper statements (www.hopecu.org/estatemnts).

Annual Meeting Recap

HOPE member-owners had an opportunity to look back at 2016 and look forward to all the exciting plans for 2017 during the Annual Members Meeting held March 25 at the Mississippi Children's Museum. Board representatives and staff updated guests on the work that HOPE is doing to create opportunity where it is needed most.

A good crowd heard about the credit union's long list of accomplishments over the last 12 months, including the opening of three new branches, gaining 4,808 net new members, and originating nearly 2,000 loans. Initiatives highlighted for 2017 included plans to open four new locations, to generate 2,500 new checking accounts, and to expand financial counseling services.

The following individuals were also elected to serve on the credit union board of directors: David Jackson, Ann Shackelford, Richard Campbell, Carolyn Gill-Jefferson, Alice Graham, Brenda Richard-Montgomery and Emily Trenholm.

HOPE is planning a series of community meetings to share information with members across the region and to hear from them. See when we'll be visiting your area at www.hopecu.org/2017communitymeetings and mark your calendar to join us.

Branch Closures

Monday, May 29
Memorial Day

Tuesday, July 4
Independence Day

***Don't forget:** HOPE is always open, even when the branches are closed. Just use our HOPENet Online Banking, HOPE Mobile Banking, or HOPE24 Telephone Banking solutions.*

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

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.



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