



National Credit Union Youth Month

If you ask your children, they can probably picture a future they would like to live in. Some dream of becoming doctors and helping people while others want to be known for their talent.

During National Credit Union Youth Month in April, HOPE is excited to equip and inspire children to save for the future they imagine. The theme for this year's Youth Month is "The future is yours... Picture it! Save for it! Share it!". We're encouraging youngsters to write down their goals, express themselves through photography, and share their visions for their own financial futures.

This Youth Month, bring in your youngsters to set up a youth savings account at HOPE so they can save for their long-term goals. As your credit union, we want to help you teach your children to learn good financial habits that will help them fulfill their dreams.

Learn more about National Credit Union Youth Month by visiting www.hopecu.org/youthmonth2019.

Celebrating HOPE's 25th Anniversary

HOPE began in 1994 with an audacious goal: "To Transform the Economy of the Delta." Over the past 25 years, HOPE's footprint has expanded across the Deep South, but our core mission is unchanged. This year, HOPE will recognize its Silver Anniversary during annual member celebrations, community meetings and across various digital platforms, reflecting our key partnerships, lessons learned and our goals for the future.

The theme is "When We Hope Together." The "we" in the tag line is the collective us—our members, our partners, our community leaders, our funders and entire communities. It includes all who are committed to advancing opportunity in a region too long scarred by pervasive poverty and a fragile economic base.

The anniversary campaign is an opportunity for HOPE to highlight the people and places across the Deep South that have been transformed by access to financial services and community development investment, and to inspire others to dare to hope for more economic equity.

Spring Forward into a New Vehicle

Spring is upon us, and for many it's a time for fresh starts and new beginnings. Maybe a new set of wheels could be the start of a brighter future for you.

HOPE offers great financing options, and you can lower the cost of your new or used vehicle, or save money by refinancing your existing vehicle loan with our rates.¹ If you're getting a tax refund, now is a great time to use it toward the purchase of a new car, truck, or SUV.



Low rates: We are offering rates as low as 5.50% APR² and no more than 18.00% - a much better option than dealer financing for older cars or people with less than perfect credit.

Extended terms: Extending the length of your loan can lower your monthly payment.³

Up to 100% Financing: Ask if you qualify for no down payment, and steer clear of the upfront cost of purchasing your vehicle.

So if you want to drive into this season in a new automobile, spring into action and drop by a branch today to learn more, or start your application now at www.hopecu.org/springintoaction.

¹All loans subject to approval.

²APR=Annual Percentage Rate. Vehicle loans with an annual interest rate of 5.50% and a term of 72 months would have a monthly payment of \$408.54 for a loan amount of \$25,000.

³Six-year term available on loans of at least \$25,000 and vehicles no more than two years old.

Members Gather to Celebrate Successes and Share Input

A full house of HOPE member-owners heard about the credit union's long list of accomplishments during the past year at our Annual Members Meeting held March 26 at the Mississippi Civil Rights Museum.

Some of 2018's highlights included expanding into Alabama through a merger and introducing ITIN loans to help individuals without a social security number gain access to a mortgage. Initiatives highlighted for 2019 included plans to open two new locations and to expand our Hispanic initiative *Crece con HOPE*.

To celebrate our 25th anniversary, attendees participated in a special visioning activity during which they provided feedback about needs in our community and the role HOPE can play in the implementation of solutions. Some of the key needs mentioned were more financial education, affordable housing, and school funding. Suggestions on how HOPE could help included more policy advocacy and partnerships with cities, schools, and businesses.

The following individuals were also elected to serve on the credit union board of directors: Ivey Allen, David Jackson, George Penick, Rev. Farrell Duncombe, Ann Shackelford, and Mauricio Calvo.

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/local2019 and mark your calendar to join us.

New Elysian Fields Branch Open in New Orleans

HOPE is excited to announce the opening of a new branch to serve New Orleans residents and create more opportunities for people to build brighter financial futures. The branch is located at 1635 Elysian Fields Avenue inside the new Crescent Care Health Complex, which HOPE financed.



The Elysian Fields office features a spacious lobby, an automated teller machine (ATM) that can be accessed any time, and additional offices for a branch manager, loan officer, and program officer. The hours of operation for the HOPE branch are 9:30 a.m. to 4:30 p.m. on Monday through Thursday and 9:30 a.m. to 5:00 p.m. on Friday. The branch is closed from 12:00 p.m. to 1:30 p.m. for lunch.

Electronic Banking Upgrade Puts New Features at Your Fingertips

At HOPE we are always seeking ways to enhance our user experience and make life easier for our members. Making improvements to our convenience services is one way that we strive to do this, so we have recently upgraded our online and mobile banking services.

There are some cool new features and useful tools that will make it easier to navigate our platforms and stay on top of your finances. These include the ability to see pending transactions, access to fingerprint login, a print screen option, as well as improvements in overall user experience.

Update your mobile app from the Google Play or iTunes Store if your device doesn't update automatically. If you're not already using our electronic banking, get registered at <https://hopecu.org/convenience>.

Member Education

Seven Ways to Protect Yourself and Your Most Important Data from Identity Theft

1. Secure your hard copies by buying a safe and a shredder. Identity theft is not just a digital crime.
2. Examine your financial Statements to help you track your expenses and alert you to any fraudulent charges.
3. Choose strong passwords that vary for each device and platform.
4. Protect your computer with a strong anti-spyware program.
5. Be aware of suspicious emails and websites, especially if your browser or antivirus software warns you.
6. Use two-factor identification for your online accounts, such as by requiring that your phone number be verified as well.
7. Avoid online banking or password logins when using public Wi-Fi.

Branch Closures

Memorial Day

Saturday, May 25

Monday, May 27

Independence Day

Thursday, July 4

Remember, HOPE is always open even when our branches are closed. You still have 24/7 access to many functions for managing your account using our HOPENet Online Banking, HOPE Mobile Banking, or our HOPE24 Telephone Banking solutions. Find out more at hopecu.org/convenience/.

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.