



Hope NOTES

SPRING 2022



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Sizzlin' Savings on Your Next Vehicle Loan!

Are you ready for a new car, truck, or SUV? Interest rates and temperatures are both rising, but HOPE is here to help you beat the heat with special deals on new and used vehicle loans.¹

During this special offer, you could save hundreds of dollars by financing or refinancing your set of wheels with us.

- **Low rates:** Enjoy interest rates as low as 1.99% (2.154% APR) and no more than 12.00% (12.201% APR).²
- **Extended terms:** Take as long as six years to repay the loan.³
- Get up to 100% financing.

So whether you're looking for a new family taxi or something sporty for a little fun this spring, check with HOPE to make sure you are getting your best deal.

Stop by a branch and apply for your loan or visit us online at www.hopecu.org/sizzlingsavings to learn more. **Current HOPE members can also apply using HOPENet Online Banking.**

¹Loans are subject to credit approval.

²"APR" is Annual Percentage Rate. Actual rates vary based on the age of the vehicle, borrower credit history, loan-to-value ratios, and repayment terms. A loan with the lowest advertised interest rate of 1.99% (2.154% APR) on a new vehicle (up to 2 years old) for \$20,000.00 over 36 months (maximum) would have a monthly payment of \$572.80. A loan with an interest rate of 3.99% (4.075% APR) on a new vehicle (up to 2 years old) for \$20,000.00 (minimum) over 72 months (maximum) would have a monthly payment of \$312.86. A loan with an interest rate of 12.00% (12.201% APR) on a used vehicle (more than 5 years old) for \$15,000.00 over 42 months would have a monthly payment of \$439.29. Additional rates and terms are available. Promotional terms and rates are available through August 31, 2022.

³Six-year term available on loans of at least \$20,000 and vehicles no more than three years old.

Check 'Em Out!

When you become a HOPE member, you can choose from five fantastic checking accounts that offer great benefits. Our checking accounts provide an affordable way to manage one's money, and people can often qualify even with previous issues on their financial records.

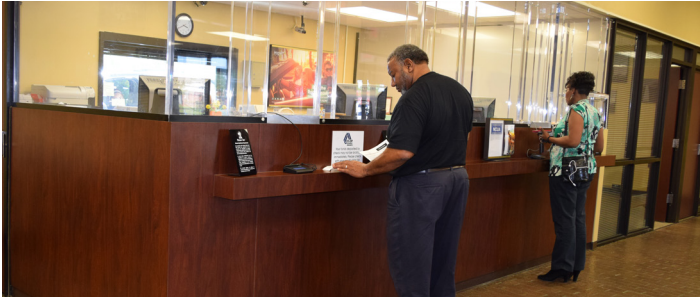
When you're ready to bank on your terms, you're ready for a checking account from HOPE.

- **HOPE's Easy Checking accounts** offer low fees and can be a good option for people needing to establish or rebuild their banking history.
- **Easy Checking Plus** gives you all the benefits of Easy Checking and adds the option for having paper checks.
- Our **HOPE Rewards Checking** account is a free account that can put cash back in your pocket each month.¹
- **Student Checking** accounts are free accounts, great for 18-25-year-olds ready to start their financial journey.
- A **HOPE Choice Card** is convenient for people who need a debit-card-only account. It's a great way to share money with family members or to help teach children financial responsibility.

Our friendly staff can help you find the account that fits your needs and make sure you understand how to make it work for you. When you're ready for a better banking option, you're ready for a checking account from HOPE.

Visit your nearest branch (www.hopecu.org/branches) or contact our Call Center at 1-866-321-HOPE for more information. You can learn more at www.hopecu.org/checking to open your account and learn more.

¹Terms and conditions apply.



Welcoming Members Back to Our Branches

HOPE wants to remind you that our locations are open and ready to serve your needs. Per new CDC guidance on safety protocols, **we are no longer restricting the number of members in our branches, and masks are not required.**

We are excited to announce the reopening of our College Station branch on **April 5**. The hours of operation will be Tuesday and Thursday from 9:00 a.m. until 4:30 p.m., and closed for lunch from 1:00 p.m. - 2:00 p.m. on both days.

Visit www.hopecu.org/branches for current hours of operation and contact information for your local branch.



How to Spring-Clean Your Debt

Spring is in the air. Most people use the first blooms of the season as a signal to begin the process of spring cleaning; out with the old to make room for the new. The same thought process should be applied to your finances.

While you are in the mindset of minimizing, organizing, and cleaning out the old, you should capitalize on this mood as it pertains to your debt. Take the time to give yourself a money makeover and tidy up your financial life by shedding lingering debt.

Here are the steps you can take to do it:

- Evaluate Your Debts
- Create a Debt Reduction Plan
- Plan Something Fun

Handling finances is a mental and emotional activity. You are forced to face your spending choices while addressing your connection to material possessions by going through these steps. This process will help you hold yourself accountable and set you up for a successful jump-start to your debt reduction plan.

Visit a HOPE branch near you (www.hopecu.org/branches) to meet with a representative to develop your debt reduction strategy.



HOPE Named to Fast Company's 2022 List of Most Innovative Companies

HOPE (Hope Enterprise Corporation, Hope Credit Union, and Hope Policy Institute) was named one of Fast Company's 10 most innovative companies reflecting current events. The recognition honors companies for innovative work on the most pressing issues of the day, including COVID-19 response, the climate crisis, mental health, and economic inequality.

HOPE's successful efforts to raise Transformational Deposits in partnership with the nation's most prominent companies and mission-aligned individuals to expand lending in capital-starved communities for entrepreneurs and homeowners of color were highlighted in the award announcement.

Companies, organizations, and individuals make very low-cost deposits in HOPE through the Transformational Deposit Program. HOPE, in turn, uses the deposits to advance small business and homeownership among people and communities of color and places facing economic distress.

Join the growing movement of Transformational Depositors at www.hopecu.org/transform.

Branch Closures

Memorial Day
Monday, May 30

Independence Day
Monday, 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.