



Hope NOTES

SPRING 2023



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Grow Your Business with a Loan from HOPE

HOPE knows running a successful business isn't easy. As companies start and grow, they all face challenges. Finding the right financing shouldn't be one of them.

HOPE has solutions to various financial needs that allow small and medium-sized businesses to start, stabilize, and grow.¹ We have been serving businesses and entrepreneurs with affordable accounts and loans since 1994, providing millions of dollars in commercial financing.

HOPE is committed to your success and wants to find the right solution. Our lending options are designed specifically for the needs of businesses that are ready to grow and expand with the right financing options for loans up to \$250,000.²

Types of Small Business Loans:

- Real Estate Loans (purchase and refinance)
- Vehicle Loans (purchase and refinance – new or used)
- Equipment Loans (purchase and refinance – new or used)
- Share Secured Loans for Business Purposes
- Unsecured Loans for Business Purposes

Contact us today and learn how we can help take your business to the next level with the right financing. Visit a lender at one of our branches to discuss your needs or start your application. Learn more at www.hopecu.org/smallbusiness.

¹Loans subject to credit approval.

²Larger loans are available through our commercial lending department.

Embark on Your Next Adventure

If you're ready for a little fun as the weather turns warmer, come to HOPE for a great loan on an ATV, RV, or boat.¹ We offer financing options to help you enjoy getting on or off the road.



Our team can set you up for affordable financing on recreational vehicles and campers, four-wheelers and motorcycles, or boats and personal watercraft. Our competitive rates and terms can get you out and about for less.

We offer up to 100% financing on new and used vehicles and repayment periods of up to 72 months.² So when you're ready to have some fun in the sun or cool off in the shade, see HOPE to make your best deal.

Contact a branch to learn more or start your application. Current HOPE members can also apply for a loan online by using HOPENet Online or HOPE Mobile banking. Learn more at www.hopecu.org/youradventure.

¹All loans subject to credit approval.

²Rates, loan-to-value, and terms will vary with age and condition of the vehicle.





HOPE is Hiring

Recognized as one of the most influential Black- and women-owned credit unions in the nation, HOPE has generated more than \$3.6 Billion in community development financing that has benefitted more than 2 million people in Alabama, Arkansas, Louisiana, Mississippi, and Tennessee. If you share our commitment to service with integrity and producing results while doing things the right way, we invite you to explore the dynamic and rewarding career opportunities at HOPE.

Our priority positions are in Jackson, Little Rock, Memphis, and New Orleans. To see a list of and apply for current career opportunities, visit www.hopecu.org/careers.

Have questions? Email our talent acquisition team at careers@hope-ec.org.

5 Tips to Limit (or Completely Avoid) Overdraft Fees

Checking, savings, and other accounts offered by HOPE are important tools that impact our member's overall financial wellness. To create accurate budgets and effectively manage your money, it's important to understand the ins and outs of overdraft fees.

Consider these tips to manage or reduce the chance of overdraft fees:

- 1. Know the terms:** Financial institutions are required under federal law to disclose any fees they charge in connection with a deposit account.
- 2. Track account balances:** Regularly monitor account balances, which helps you avoid overdraft fees and NSF fees. Using HOPENet Online or HOPE Mobile banking is a great way to stay on top of your cash flow.
- 3. Link to a savings account:** Linking a checking account to a savings account can help reduce the chance of overdraft fees.
- 4. Opt out of overdraft coverage:** It's possible to reduce stress by opting out of overdraft coverage for debit card purchases or ATM withdrawals.
- 5. Make a plan:** A simple spending plan makes it more likely that you will have enough money for what you need and the things important to you.

Explore all the financial wellness tools available to everyone through HOPE at www.hopecu.org/greenpath.

Financial Assistance Resources for Homeowners

Help is still available for people who have fallen behind on their mortgage payments due to COVID-19. The federal government has made funds available through states to provide financial support for homeowners who may not have been able to pay their home loans for an extended period.

Applications now open: Two states in HOPE's region are now accepting applications for their homeowner assistance programs.

- Arkansas - Arkansas Development Finance Authority (ADFA)
<https://adfa.arkansas.gov> - 888-698-0964
- Tennessee - Tennessee Housing Development Agency (THDA)
<https://thda.org/help-for-homeowners/haf> - 800-228-8432

To determine the program's status in your area, contact the agency in your state or visit its website. You can learn more by visiting <https://www.ncsha.org/homeowner-assistance-fund>.

Branch Closures

Memorial Day
Monday, May 29

Independence Day
Tuesday, July 4

Juneteenth Observance
Monday, July 3

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 www.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.



Get your copy of HOPENotes electronically with our convenient e-statements! Sign up and enjoy all the benefits of having your statements online. Learn more at www.hopecu.org/e-statements.