The Road to Homeownership

Buying a home is a big step and there can often be many speed bumps on the road to homeownership. HOPE wants to help you navigate these challenges. Our mortgage team members are available to help you evaluate your budget and determine if now is a good time to take the next step to becoming a homeowner.

Visit www.hopecu.org/mortgage to complete your application today or visit your nearest HOPE branch for more information. Ask about our Affordable Housing Program and down payment assistance.

E-Statement Reminder

You can receive your financial information much faster and keep it more secure by signing up for HOPE’s e-statements. Once you’ve signed up, we will send an email to you when your statement is ready to view. You can access your HOPENotes newsletter by simply clicking on the link provided in the email notification.

E-statements also make it easier for you to review your past monthly statements. With just a few clicks, you can see statements as far back as 18 months. Signing up is simple.

Visit www.hopecu.org/e-statements for more information.

Report from the Annual Members Meeting

HOPE members received an update on HOPE’s progress in 2014 and reviewed the credit union goals for 2015 during the annual membership meeting in March. During 2014, HOPE expanded its reach and capacity throughout the Mid South by adding additional locations in Terry, Jackson and Greenville, MS along with a New Orleans, LA location at Circle Foods. HOPE also began accepting consumer loan applications online. Announcements for 2015 included the introduction of student and retiree checking account products and a stored value card. HOPE is also seeking to open a new location in Little Rock, AR and is embarking on a strategy to increase its overall membership within the Hispanic community.

The Board Nominating Committee put forth a slate of five candidates to serve on the Board of Directors for Hope Credit Union from 2015-2018. The slate was unanimously accepted and included:

• Bill Bynum – Jackson, MS Chief Executive Officer, HOPE
• Robert Gibbs – Jackson, MS Partner, Gibbs Whitwell, PLLC
• Carol Spencer – Jackson, MS Retired Deacon for Outreach, St. Andrew’s Cathedral
• Carmen Walker – Macon, MS Retired Educator, Noxubee County, MS Schools
• Neddie Winters – Jackson, MS President, Mission Mississippi

The meeting concluded with an enthusiastic report from HOPE’s CEO, Bill Bynum about the growth of the credit union and forthcoming opportunities.
Protect Yourself against Financial Scams

There's a good chance that you or someone you know has been the victim of a financial scam...

The Federal Trade Commission (FTC), Bureau of Consumer Protection is urging you to protect yourself against these scams.

You may have received a call, email or card in the mail telling you that you’ve won a prize, lottery or sweepstakes. However, in order to receive your winnings you must pay a fee, some taxes or custom duties. They ask you to provide your bank account information or wire money, but instead of your prize, your account is wiped out – or you get additional requests for more money.

Remember, never share your financial information or wire money to anyone who contacts you claiming that you have won a prize. If you receive a call like this one, call and report it to the FTC at 1-877-FTC-HELP (1-877-382-4367).

Youth Financial Literacy Month

April is National Credit Union Youth Month and we are encouraging all of our members to get “Wild About Savings™”. Here are a few tips to teach the children in your life how to save.

1. Have your preschool age children sort different types of money into piles by color and size.
2. Play store or credit union and help them use a pretend cash register.
3. At the grocery store, let children help you shop and get your children on the path to a healthy financial future by modeling good savings habits now. Visit your local HOPE branch for more tips on how to talk to your children about saving.

Branch Closing Notice

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

<table>
<thead>
<tr>
<th>HOPE CLOSING:</th>
<th>DATE OBSERVED:</th>
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<tbody>
<tr>
<td>Staff Training Day</td>
<td>Tuesday, April 7</td>
</tr>
<tr>
<td>2015 HOPE HOLIDAY:</td>
<td></td>
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<tr>
<td>Memorial Day</td>
<td>Monday, May 25</td>
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<tr>
<td>Independence Day</td>
<td>Friday, July 3 and Saturday July 4</td>
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</tbody>
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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.

Contact HOPE

GENERAL ACCOUNT INFORMATION:

HOPE24 Telephone Banking: (877) 214-HOPE
HOPENet Online Banking: Go to www.hopcu.org, then log in to HOPENet.
Deposits – Phone: (866) 321-HOPE
E-mail: deposit@hopcu.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@hopcu.org
Mortgage Loans – E-mail: mortgageloan@hopcu.org
HOPE Affinity Network – E-mail: affinity@hopcu.org
Supervisory Committee – Phone: (601) 944-1100
E-mail: supervisory.committee@hopcu.org

BRANCH PHONE NUMBERS:

Dial (866) 321-HOPE to be connected to your local branch.

Federally Insured by NCUA