Introducing the New HOPENet
HOPE recently launched a new version of HOPENet that makes accessing your accounts from a mobile device or desktop computer consistent and more user-friendly. The new HOPENet also:

- Saves time by eliminating visits and calls to the branch for many banking services
- Protects account data
- Uses the same account settings and user permissions as our mobile banking app
- Provides on-demand member service with Branch/ATM Locator, Contact Us, and Help

Visit www.hopecu.org/hopenet to try HOPENet today.

Enjoy the Road Ahead
Whether you need a dependable car for work or the vehicle of your dreams, HOPE can get you on the road for less with great rates and fantastic terms.¹

Enjoy Extended Loan Terms – Up to 72 Months²
- Lower your monthly payments by spreading them out over a longer period of time
- Finance a more expensive car with monthly savings

Get Up to 100% Financing³
- Lower or eliminate down payments
- Shop confidently with realistic maximum car values

Keep the $10 Loan Application Fee.

If you have a vehicle loan somewhere else, be sure to compare it to a new HOPE loan. HOPE may be able to lower your monthly payment. Now is the time to get that new or used vehicle you’ve been wanting.⁴ Stop by a branch or apply online at www.hopecu.org/autoloans and let us help you hit the road with a great new set of wheels.

¹All loans subject to credit approval. ²Length of term varies by age of vehicle. Rates may vary based on credit worthiness and qualifications. ³Financing for up to 100% of the dealer price on new vehicles or 100% of the NADA retail value on used vehicles. ⁴Offer applies to all loan applications submitted on or between February 1, 2016, and April 30, 2016, for passenger cars, trucks and SUVs. A vehicle loan of $20,000 with an annual interest rate of 3.50% (3.584% APR) and a term of 72 months would have a monthly payment of $308.79.
Report from the Annual Members Meeting

HOPE members received an update on the credit union’s 2015 progress and reviewed the 2016 goals for the organization at the annual member meeting in March. During 2015, HOPE expanded its reach by opening new locations in Itta Bena and Moorhead, Mississippi, and announcing plans for additional locations in the Mississippi Delta towns of Drew and Shaw, as well as in Little Rock, Arkansas. The Board Nominating Committee put forth a slate of five candidates to serve on the Board of Directors for Hope Credit Union from 2016-2019. The slate, which included, Ivye Allen, James Brooks, David Jackson, George Penick, and Austin Porter, Jr., was unanimously accepted. The meeting concluded with a report from HOPE’s CEO Bill Bynum about the growth of the credit union and future opportunities.

HOPE Encourages Youth to Get Financially Fit

In April, HOPE is focusing on helping youth become more financially fit. For the entire month, HOPE will encourage local youth to strengthen their money skills and pump up their savings. The theme of the month-long event is Credit Union Strong, which seeks to inspire kids to be both physically and financially fit. Learn more about National Credit Union Youth Month by visiting www.hopecu.org/2016youthmonth.

Social Media Scams: How To Stay Safe

New social media platforms and apps seem to crop up all the time. Scam artists take advantage of the newness of the medium and the lack of familiarity that people have with these apps. They’ve developed some cunning scams to harvest data, spread malicious software and commit identity theft. A few of the most common schemes include:

1. **The Fake App:** You get an invitation to install a new app, but the scammer uses the app to make your profile broadcast links to phishing sites and other malicious webpages.
2. **The Hidden Charge:** You enter your phone number for a pop-up personality quiz and unknowingly sign up for a $9.99 a month “service”.
3. **The Emergency Request:** A friend sends you a message saying he is on vacation and had his wallet stolen. He needs money to get home, and you send the money following the directions he provided. Only, your friend didn’t send the message – a hacker compromised his social media and used it to spread the scam.

If you want to raise your social media security level, here are some steps you can take to protect your personal information:

1. Don’t install any social media application that can make posts to your feeds, access your account information or see your friends list.
2. Don’t enter your credit card information on any service if you don’t intend to buy something.
3. If anyone sends you a request for money through email or social media, get in touch with them through another means. Confirm they are in need, then send money via a service you know and trust.
4. Change your social media passwords every six months, at least. Use complex passwords that don’t contain information from your profile.

HOPE in Your Hometown

HOPE is planning a series of regional member meetings. You are invited to join us for a conversation with HOPE’s leadership team and enjoy some light refreshments.

**Mississippi Delta**
Thursday, April 14 at 5:00 PM
EE Bass Cultural Arts Center
323 S. Main St.
Greenville, MS 38701

**Louisville/Macon**
Saturday, April 23 at 9:00 AM
Lake Tiak-O’Khata
213 Smyth Lake Rd.
Louisville, MS 39339

**Biloxi, MS**
Tuesday, May 3 at 8:30 AM
Biloxi Visitor Center
1050 Beach Blvd.
Biloxi, MS 39530

**New Orleans, LA**
Tuesday, May 3 at 5:30 PM
Dryades Public Market
1307 Orettha Castle Haley Blvd.
New Orleans, LA 70113

Branch Closures

<table>
<thead>
<tr>
<th>Day</th>
<th>Branch</th>
<th>Location</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, May 30</td>
<td>Memorial Day</td>
<td>HOPE24 Telephone Banking (877)214-HOPE</td>
<td>(866)321-HOPE</td>
</tr>
<tr>
<td>Saturday, July 2</td>
<td>Independence Day</td>
<td>HOPENet Online Banking</td>
<td><a href="mailto:deposit@hopecu.org">deposit@hopecu.org</a></td>
</tr>
<tr>
<td>Monday, July 4</td>
<td>Independence Day</td>
<td>Deposits - Phone (866)321-HOPE</td>
<td>HOPE Credit Union</td>
</tr>
</tbody>
</table>

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.