

Hope NOTES

SUMMER 2017



Opportunity is...

A job. A dependable car. Access to healthy foods or quality medical care. A safe place to call home. No matter what it looks like, HOPE has been part of connecting more than 1 million people across the Mid South to opportunities to live their dreams.

HOPE's work to create opportunities where they are needed most is highlighted in the organization's 2016 Impact Report. Members can see the work HOPE is doing featured in the digital version of the report at <https://hopecu.org/hope-impact>.

We hope you will take a few minutes to learn more about what your credit union is doing to make a difference in the communities we serve. We also encourage you to share these stories and examples of our successes with the hashtag "#OpportunityIs" to let more people know about the opportunities they could enjoy with HOPE.

Own It with a Home Loan from HOPE

The summer months are a great time for house hunting, and HOPE is ready when you find the one you want to make your own. Whether you're shopping for your first place, needing to accommodate a growing family, or considering your dream home, we have loan solutions for a variety of needs.

As you make your plans, let us help you with your options. Visit our website <https://hopecu.org/homeloans> to find calculators that can guide your budgeting decisions, make connections with a home loan officer in your area, or even start the application process online.



Illuminate Your Finances

It's time to bring your finances out of the dark. This summer, get a clearer view of your overall financial future with HOPE's Smart Money Personal Financial Manager (PFM)! Smart Money can help you increase awareness of your financial big picture, make smarter choices with your money, reach your financial goals, and maybe even win some cash.

It can pay to sync your accounts and learn more about your financial outlook. Simply adding an account in Smart Money during our summer contest means you are entered to win one of five cash prizes.

Entering is easy. Log in to Smart Money and add at least one account to your overview on or before August 31, 2017, and you'll automatically be in the running to win one of two \$250 prizes, or one of three \$100 prizes!

Let us help you follow your dream to a brighter financial future with Smart Money.

Visit <https://hopecu.org/smartmoneysummer2017> to learn more.

*NO PURCHASE NECESSARY. Open only to legal residents of the 50 United States, D.C., and Puerto Rico, 18 years and older. Ends 8/31/2017. For Official Rules, including odds, alternate method of entry, and prize description, visit <https://hopecu.org/smartmoneysummer2017rules>. Void where prohibited.



B & W, Michoud Credit Unions Now Part of HOPE Family

HOPE has successfully completed the merger process with two credit unions: B & W Mississippi Employees Federal Credit Union (B & W) and Michoud Credit Union (Michoud). The systems and data from both institutions have been migrated to HOPE.

Members from B & W and Michoud are now able to open accounts in their home branches and access HOPE's complete selection of products and services. The addition of these organizations has increased HOPE's membership by more than 1,500.

As part of the merger, HOPE has gained multiple branches in new markets: one in West Point/Northeast Mississippi, and two in the New Orleans East and Chalmette, Louisiana, area. These additional locations will allow HOPE to extend its services to even more residents and businesses across the Mid South.

Summer in Scam City

It's summertime, and the living is easy...and so is the scamming! A host of predators are out there, waiting to prey on unaware travelers, and there are plenty lurking closer to home as well!

On the road, watch for fake calls from the hotel front desk asking for your credit card information, cabbies who drop you off and leave with one of your bags in the trunk, and flyers for pizza places that take credit cards (but never bring pizzas).

A new cellphone scam tricks you into dialing *72 to make a call, which gives your phone number to whomever is on the other end of the line. Jury duty, immigration, and Medicare scams all try to masquerade as legitimate authorities to get your personal information or trick you into sending payments for services that aren't real.

Remain vigilant and stay on top of your accounts. Use HOPE's convenience services at <https://hopecu.org/convenience>, such as mobile or online banking, to watch for unexpected balance changes or transactions you didn't make.



HOPE Launches New Website

The credit union has introduced an upgraded version of its online presence that is designed to streamline navigation and connect members to more of the organization's work.

All of HOPE's core products and services are now located in one convenient menu. Important features—including HOPENet Online Banking, membership and loan applications, and financial calculators—remain unchanged.

A new "Member Resources" area provides important financial education and account information, such as card services and fraud alerts. Pages containing information about HOPE's Community Development work—including our fresh food financing, affordable housing development, and child savings accounts—have also been added.

Visit <https://hopecu.org> today to learn more about HOPE and how we can meet your needs.

Branch Closures

**Saturday, September 2
& Monday, September 4**
Labor Day

**Saturday, October 7
& Monday, October 9**
Columbus Day

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.



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