



Hope NOTES

SUMMER 2018

SIZZLING SUMMER SAVINGS

COOL DEALS ON NEW AND REFINANCED VEHICLES



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Corporate NMLS #653874

Sync Your Finances and Simplify Your Life!

You're busy. So does it really make sense to have to go to one site to check out your car loan, another to pay your mortgage and yet another to see your checking account? No.

HOPE's Smart Money Personal Financial Manager (PFM) has done something about it!

Smart Money gives you the power to access all of your accounts in one spot. That means you'll get a better idea of what is happening across your entire financial life in real time, without having to jump back and forth from one account window to another.

What's more, once you sync all your information, our convenient PFM will be able to show you powerful insights without lifting another finger! See your monthly cash flow. Check on savings goals. Analyze your spending patterns. Set spending targets. Smart Money makes it possible to do all this for all your accounts.

Getting a clear view of your entire financial picture has never been easier and all it takes is one amazing tool! Aggregate your checking, savings, loans, 401ks, IRAs, etc., all in HOPE's Smart Money PFM and take control of your financial destiny today!

How to Add Accounts and Get Control

- Step 1: On your Dashboard, click "Add" under navigation above your current accounts.
- Step 2: Select your account from the available institutions OR use the search feature to find your account.
- Step 3: Complete the required account information, and select "Connect."

That's it! It's that simple. But while you're there, why not connect the rest of your accounts, as well?

See all the ways you can use HOPE's Smart Money PFM to make your money work for you: www.hopecu.org/smartmoney.

▲ Temperatures may be heating up, but HOPE has you covered with cool deals on vehicle loans.¹ During this special offer, you could save hundreds of dollars by financing or refinancing your set of wheels with us.

Hot Rates

You can lower the cost of your new or used vehicle with our promotional rates. We are offering rates as low as 3.25% APR² on vehicles up to two years old. If you are purchasing a car, truck, or SUV that is more than five years old, you'll still enjoy a rate of no more than 12%, which makes HOPE a much better option than dealer financing for older cars or people with less than perfect credit.

Extended Terms

With our special vehicle financing offer, members can reduce their monthly payment by extending the length of their loan. Now vehicles up to three years old can be paid off over six years.³ Older vehicles also can have regular terms extended by between 6 and 12 months.

Up to 100% Financing

You can avoid the up-front burden for purchasing your vehicle with a loan for the total cost of your vehicle based on the following criteria:

- New Vehicles: 100% of dealer invoice plus add-ons, taxes, and license fees.
- Used Vehicles: 100% of clean retail value from current NADA or purchase price (whichever is less), plus add-ons sold by HOPE.

So if you're looking for a new family taxi or something sporty for a little summer fun, be sure you check with HOPE to make sure you are getting your best deal. Stop by a branch or visit us online at www.hopecu.org/sizzlingsavings to apply or learn more.

¹All loans subject to approval.

²APR=Annual Percentage Rate. Vehicle loans with an annual interest rate of 3.25% and a term of 72 months would have a monthly payment of \$382.70 for a loan amount of \$25,000.

³Six year term available on car loans of at least \$20,000.

HOPE Cards Blocked in Florida Due to Fraud Activity

Recently, there has been a significant increase in certain types of attempted fraudulent activity. We are taking steps to help protect members and prevent unauthorized account access.

Here is what you need to know:

- Certain card transactions processed in Florida will be blocked. This includes transactions for 1) people in Florida who are not using their card's chip feature, and 2) transactions that may be originated in another state or online but are processed through Florida.
- If you are traveling in Florida, contact HOPE so that we may temporarily authorize transactions on your card.
- The option to reset card Personal Identification Numbers (PINs) via the automated telephone service will be temporarily unavailable. You can reset your PIN by contacting our call center Monday through Friday from 8:00 a.m. until 5:00 p.m. at 1-866-321-4673.
- During this time of heightened concern, we may take additional steps in addition to our usual security procedures to verify member information while managing requests related to card services.
- Remember to monitor your accounts for any unusual activity or suspicious transactions on a regular basis to help prevent fraud.

Don't Get Smished!

Text messaging has become one of the most widely used tools for criminals looking to commit identity theft. Just a few simple tips can keep you protected from "smishing."

How It Works

Smishing scams use text messages to establish contact with the intended victim and then to access their personal information.

The scam begins with a supposedly urgent text appearing to be from the victim's financial institution. The text may claim that the victim's checking account is locked, or that there has been an unauthorized purchase charged to the victim's account. The scammer will warn that immediate action must be taken.

The victim is then instructed to call a specified number and, upon doing so, will be asked to share their financial information. Once they've got their hands on this info, the scammer is free to steal the victim's identity, empty their accounts or go on a shopping spree on the victim's dime.

Protecting yourself

1. Always use two-factor authentication for banking app and sites.
2. Use strong and different passwords across your accounts and apps.
3. Ignore all text messages from unknown numbers.

If You've Been Targeted

If you receive a suspicious-looking text, do not engage the texter! Jot down the scammer's number and delete the message. Let us know about the smishing attempt, tell all your friends and alert the FTC.

If you've fallen for the scam and your accounts have been compromised, be sure to alert HOPE and any of your other financial institutions.



Memphis Celebrates Crosstown Concourse Branch

Community partners, credit union members, local leaders, and other supporters joined HOPE on June 14 to mark the official opening of its new branch at Crosstown Concourse in Memphis, Tennessee. This was another milestone in the credit union's work to create opportunities throughout the Bluff City and across the Deep South.

The Crosstown retail branch is another opportunity to connect HOPE to more families and businesses that need affordable, responsible financial products and services to prosper. It will be accessible to residents in the Crosstown building, visitors to the retail shops, and people using the healthcare services in the complex. HOPE is proud to be a resident of this historic facility and excited about the opportunity to contribute to the community's ongoing revitalization.

Branch Closures

Labor Day

Saturday, September 1
Monday, September 3

Columbus Day

Saturday, October 6
Monday, October 8

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.