



Hope NOTES

SUMMER 2020



Federally insured by NCUA. Corporate NMLS #653874

We're Here to Meet Your Needs



While our branch lobbies remain closed for the safety of our members and our employees during the pandemic, our HOPE team is working diligently to meet your needs. Where available, drive thru service remains available for conducting an in-person transaction. For updates on HOPE's branch accessibility, visit www.hopecu.org/corona. You can speak with a representative at your branch by calling that particular location; to do so, visit our branch location page at www.hopecu.org/branches for contact information. You can also contact us through our Call Center at 1-866-321-4673.

Remember, our Convenience Services allow you to check balances, view transactions, deposit checks, transfer funds, make loan payments, open new accounts, and more, from the comfort of your home.

Thank you for allowing us to serve you.

Personal Loans to Meet Your Needs

If the COVID-19 pandemic has put a strain on your finances, you're not alone. HOPE understands, and we're here to help. If you're in need of extra funds during this time, apply for a personal loan with us.¹

HOPE is often able to make loans with better rates than other financial institutions. For people with less than perfect credit, we may be able to keep you out of a predatory loan with exceptionally high interest rates or unfavorable terms. Apply for a personal loan today by contacting our Call Center at 1-866-321-4673.

¹All loans are subject to credit approval

Free Credit Reports Available Each Week through April 2021

With many people experiencing a decrease in income right now, some are struggling to pay all of their creditors. While some lenders are offering payment forbearance and allowing borrowers to skip payments, others may not.

If you are curious about your credit report, the three major credit bureaus – Experian, Equifax, and TransUnion – are offering free weekly credit reports to people through www.annualcreditreport.com.

Your credit history and payment history will be reflected on your credit report and will be available for review. Monitoring your credit report on a regular basis is a good way to make sure it's accurate — especially any if you've taken on new payment arrangements or a temporary forbearance that you and your creditors have agreed upon due to COVID-19. By staying up to date on your credit report, you will be able to track new activity and dispute any errors or mistakes as soon as they occur.

You can request your free credit report from each of the three major bureaus each week through April 2021 by visiting www.annualcreditreport.com, which is authorized by the federal government. Please note that while this service is free, you may be prompted to sign up for paid add-ons or subscriptions, which you can decline. Also our research shows that more people have had a better user experience requesting their Experian report than their TransUnion and Equifax report. To learn more about this service and read reviews, comments, and advice from other users, visit the Federal Trade Commission's blog at <https://bit.ly/ftc-weeklycreditreports>.

If you are interested in reviewing your credit report through this service, get details at www.hopecu.org/weeklycreditreports.



HOPE Rewards Platinum Credit Card Rewards Updates

If you are a HOPE Platinum Rewards Visa credit card holder, you know the many benefits that come with the card, including the ability to earn great rewards while you spend and get paid back with merchandise, cash, or travel.

We know you're excited to continue redeeming those rewards, and we want to provide you with some information on some upcoming changes. The vendor that manages HOPE's credit card rewards program has made some recent updates that will benefit cardholders, and as a result, will be moving the awards to a new site, www.extraawards.com.

As a HOPE Platinum Rewards Visa credit card holder, there are some things you'll need to be aware of and a few steps you'll need to take to be ready the next time you're ready to redeem your rewards.

- **Update any bookmarks stored on your computer** for the credit card rewards site with the link to the new site. While the new site is currently live, it will not be active and available for use until July 29.
- **Set up a new user ID and password** on the new site. This is a very important step because your old user ID and password will not work. You'll need to use an email address on file with HOPE during registration. If an email address isn't on file, one needs to be added before you can register. You can add an email address to your HOPE account by calling our Member Service Center at 1-866-321-4673.
- **Note that there will be a new phone number** for credit card award support and redemptions: 1-855-854-5493. Please call this number if you need assistance navigating the new site or if you have questions about your rewards status.

The current awards site will be unavailable after July 20. The new site will be available beginning July 29. Please note that the statements issued in August will not contain the rewards data until updates to new system are complete.



If you do not already have a HOPE Platinum Rewards Visa card, now is a great time to apply for one.

A HOPE credit card gives you the option of paying for purchases over time without the outrageous interest rates or hidden fees you may find from other credit card providers.¹ With your HOPE Platinum Rewards² Visa³ Card, you'll also be able to take advantage of these great perks and rewards!

- Get 10,000 points just for activating your card
- Earn 10,000 points when you spend \$1,000 in the first three months
- Earn 1 point for every \$1 you spend
- Earn double points in different categories throughout the year

Current HOPE members can apply for a credit card online using HOPENet Online banking. You can also apply by contacting our Call Center at 1-866-321-4673.

¹Credit cards are subject to personal credit approval and terms and conditions of the Credit Card Agreement.

²The Rewards program allows you to earn points for making qualifying purchases with your HOPE Platinum Rewards Visa credit card. Fees may apply. See credit card disclosure for details. APRs on Platinum Rewards Visa credit cards may be higher.

³Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc.

HOPE Student Checking: A Great Resource for Your Graduate

If you have a graduating senior in your household, congratulations on all the hard work that went into helping him or her reach this milestone! You've been alongside your child as they've worked hard throughout their academic journey, and while the circumstances surrounding their senior year are certainly not as anyone had expected due to the outbreak of the Coronavirus, this is still a time to celebrate their accomplishments.

If your loved ones are celebrating your senior by sending some extra cash their way as a graduation gift, now would be a great time to get your graduate prepared for the next step in their journey by opening a HOPE Student Checking account. It's a free account for 18-25 year olds and is a great way for young adults to establish their own banking history.

HOPE Student Checking offers features like mobile banking and money management tools, which are great for those who are new to managing their own money in their own account. Plus, there are no minimum balance requirements and no monthly fees.

Encourage your loved one to begin their financial journey at HOPE, by visiting www.hopecu.org/student.

Holiday Closures

**Independence Day
& Juneteenth**
Friday, July 3,
and Monday July, 6

Labor Day
Saturday, September 5,
and Monday, September 7

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 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.