



# Hope NOTES

**SUMMER 2021**



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## Sweeten the Deal with these Summer Savings on Auto Loans

What is your favorite sweet summer treat? Sno-cones? Ice cream? Special vehicle loan rates from HOPE? If you're looking for a new set of wheels, that last option might be a really tasty treat for your wallet. HOPE is offering great low rates that will save you cash on a new or used vehicle.<sup>1</sup>

Whether you're looking for a safe new family vehicle, or simply a fuel-efficient used automobile to get you from point A to point B, we'll help you cruise off with a great deal on your new wheels.

- Low rates: Enjoy interest rates as low as 1.99% (2.154% APR) and no more than 12.00% (12.201% APR).<sup>2</sup>
- Extended terms: Take as long as six years to repay the loan.<sup>3</sup>
- Get up to 100% financing.

If you already have an existing auto loan, ask about how our refinancing options could save you money.

Visit your nearest branch for more information or to complete your application. Current HOPE members can apply online using HOPENet Online Banking.

Learn more at [www.hopecu.org/sweetdeals](http://www.hopecu.org/sweetdeals).

<sup>1</sup>Loans are subject to credit approval.

<sup>2</sup>"APR" is Annual Percentage Rate. Actual rates vary based on age of the vehicle, borrower credit history, loan-to-value ratios and repayment term. A loan with the lowest advertised interest rate of 1.99% (2.154% APR) on a new vehicle (up to 2 years old) for \$20,000.00 over 36 months (maximum) would have a monthly payment of \$572.80. A loan with an interest rate of 3.99% (4.075% APR) on a new vehicle (up to 2 years old) for \$20,000.00 (minimum) over 72 months (maximum) would have a monthly payment of \$312.86. A loan with an interest rate of 12.00% (12.201% APR) on a used vehicle (more than 5 years old) for \$15,000.00 over 42 months would have a monthly payment of \$439.29. Additional rates and terms are available. Promotional terms and rates are available through December 31, 2021.

<sup>3</sup>Six-year term available on loans of at least \$20,000 and vehicles no more than three years old.

## Welcome Back to HOPE Branches

As COVID cases continue to decline, vaccinations increase, and restrictions are lifted, we are implementing a phased return to normal business operations. As branch lobbies reopen, we will be observing the following protocols to continue protecting members and staff:

- Access – Branches will help prevent exposure to COVID-19 by managing the number of people allowed in a branch, particularly the lobby, at any given time.
  - 3 Member Limit – No branch will allow more than three members in the lobby area at one time.
  - Appointment Only – Some branches will operate by appointment only. To schedule a branch visit, call the location and set a date and time at your branch.
- Masks – All members and associates will be required to wear a mask while in the branch.
- Sanitizing Stations – Each HOPE office will have hand sanitizer located close to the entrance. Gloves and masks will also be available.

Fourteen locations are already in full operation. The remaining branches will reopen according to the following schedule:

### Phase Two Tuesday, July 6, 2021

#### Louisiana

- Oretha Castle Haley

#### Mississippi

- Shaw
- Terry
- West Point

### Phase Three Tuesday, September 7, 2021

#### Arkansas

- College Station

#### Mississippi

- Medical Mall
- Itta Bena

#### Tennessee

- Crosstown
- Harvester Lane

Plans are subject to change based on guidance from public health officials. Visit [www.hopecu.org/corona](http://www.hopecu.org/corona) for the latest information.

## No Matter Where You Go, HOPE Is There!

Hotter weather means fun in the sun and long summer getaways. Whether you're kicking your feet up by a cool mountain spring or riding roller coasters with the kids, HOPE has all the tools you need to stay connected to your accounts.

We make it easy for you to manage your money with our convenient services when you are on the go! You can access your HOPE accounts 24/7 with our full suite of free services that provide you with tools for managing funds no matter where you are.<sup>1</sup> Using one or more of the following services lets you check balances, view transactions, deposit checks, transfer funds, make loan payments, open new accounts, and even apply for loans:

**HOPENet Online Banking** - Provides convenient access to your accounts from any web-capable desktop or laptop computer. ([www.hopecu.org/hopenet](http://www.hopecu.org/hopenet))

**HOPE Mobile Banking** - Enjoy an on-the-go connection to your finances from Android and Apple phones. ([www.hopecu.org/mobile](http://www.hopecu.org/mobile))

**HOPE24 Telephone Banking** - One of HOPE's most popular convenience services, our HOPE24 telephone banking can be accessed by calling toll-free 1-877-214-4673 (HOPE). It lets you use any touchtone telephone (landline or mobile) to keep up with your finances. ([www.hopecu.org/hope24](http://www.hopecu.org/hope24))

**HOPE Anytime ATM** - HOPE has 24 ATM locations ready to serve you throughout the Deep South at our branch locations. ([www.hopecu.org/branches](http://www.hopecu.org/branches)) Additionally, HOPE is a member of the Shared Branching Network. This affiliation allows HOPE members to visit more than 30,000 surcharge-free ATMs across the nation. ([www.sharedbranching.org](http://www.sharedbranching.org))

**HOPE Smart Money PFM** - If you want to keep track of how your vacation savings are trending or how much you are spending against your budget during the trip, Smart Money is the way to go. Our personal financial manager tool is available through our electronic banking services and allows you to monitor savings and spending in different categories. ([www.hopecu.org/smartmoney](http://www.hopecu.org/smartmoney))

<sup>1</sup>Wireless carrier message and data rates may apply.

## Financial Assistance Resources for Renters

The Coronavirus pandemic created financial hardships on many fronts, including the ability of renters to make monthly payments. The Emergency Rental Assistance makes program resources available to assist households that are unable to pay rent and utilities due to COVID-19.

All five states in which HOPE operates are offering rental assistance programs to residents who may need financial assistance. You can visit the state-specific sites by clicking on the following links:

**Alabama** - Emergency Rental Assistance Alabama  
<https://eraalabama.com/>

**Arkansas** - Department of Human Services  
<https://bit.ly/3qm9vLC>

**Louisiana** - Emergency Rental Assistance Program  
<https://www.lastaterent.com/>

**Mississippi** - Rental Assistance for Mississippians Program  
<https://ms-rampera.com/>

**Tennessee** - COVID-19 Rent Relief  
<https://bit.ly/35PFhY6>

In addition to the State program, counties with more than 200,000 residents also received funding to provide rental assistance. Assistance may be available through your county as well.

If you are in need of assistance to remain in your residence, we encourage you to start the application process as soon as you can. You can also find other types of assistance if you are struggling with rental payments or facing eviction by visiting the Consumer Financial Protection Bureau's "Help for Renters" page at <https://bit.ly/3xRfdl8>.



## Did you get a PPP loan in 2020? Complete your loan forgiveness application now!

If you received a Paycheck Protection Program (PPP) loan through HOPE in 2020, it is time for you to submit a loan forgiveness application. Beginning as early as August 2, 2021, borrowers will be required to start paying back any loans that have not been forgiven, so it is critical that you complete the application requirements promptly.

Borrowers who have not started the process will receive an email from HOPE every two weeks with instructions on how to apply. That message will be followed by one from our forgiveness processor, CliftonLarsonAllen (CLA), with a link to access the online loan forgiveness application. **The CLA email will come from "noreply@okta.com"**, so be sure to open it when you receive it, and check your "Junk" or "Spam" folder if you don't see it a day or two after the HOPE email arrives.

Visit our PPP loan forgiveness page to learn what steps you need to take in order to make sure your application can be processed. ([www.hopecu.org/pppforgiveness](http://www.hopecu.org/pppforgiveness))

## Branch Closures

**Juneteenth Observance**  
Friday, July 2

**Labor Day**  
Monday, September 6

**Independence Day**  
Monday, July 5

*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 [www.hopecu.org/convenience/](http://www.hopecu.org/convenience/).*

## Contact HOPE

### General Account Information

**HOPE24 Telephone Banking** (877)214-HOPE

**HOPENet Online Banking**

Go to [www.hopecu.org](http://www.hopecu.org), then log in to HOPENet

### Deposits - Phone (866)321-HOPE

Email: [deposit@hopecu.org](mailto: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](mailto:consumerloan@hopecu.org)

### Mortgage Loans

Email: [mortgageloan@hopecu.org](mailto:mortgageloan@hopecu.org)

**HOPE Affinity Network** Email: [affinity@hopecu.org](mailto:affinity@hopecu.org)

**Supervisory Committee** Phone: (601)944-1100

Email: [supervisory.committee@hopecu.org](mailto:supervisory.committee@hopecu.org)

**BRANCH PHONE NUMBERS** Dial (866)321-HOPE

to be connected to your local branch.