



Hope NOTES

SUMMER 2022



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Introducing HOPE's Digital Wallet

HOPE has recently made the convenience of digital wallets available to members on the major electronic payment providers: Apple, Google, and Samsung. With the addition of this service, members can use HOPE debit and credit cards with merchants who have Near Field Communication (NFC) payment options across the nation.

Using digital wallet services provides several benefits:

- **Greater Security** – Card numbers are not stored in digital wallets, and transactions are encrypted to offer more excellent fraud protection than physical cards.
- **Faster Checkout** – Most transactions are completed in seconds and require holding your NFC-enabled device (phone or watch) close to the terminal.
- **Contactless Payments** – Digital wallets allow members to go touch-free. Users don't have to insert cards, type in PINs, or sign using a stylus or touchscreen.

You can learn more about this excellent new service and find answers to frequently asked questions on HOPE's website:

- Overview – <https://hopecu.org/digitalwallet>
- Frequently Asked Questions – <https://hopecu.org/digitalwalletfaq>

New Online Applications: Faster, Easier, More Accessible!

HOPE has launched a new online application for memberships, accounts, and loans. The enhanced service will make it faster and easier for current and new members to access credit union products and services whenever and wherever they are ready using any Internet-connected device.

All of the applications have been refreshed to provide a more modern and improved user experience. Information requirements have also been streamlined so that the process is fast and easy to complete.

- **Responsive Design** – The application is now formatted so that it resizes and is easy to navigate on any screen. You can complete the form on the largest computer monitor to the most compact smartphone.
- **Easy Access** – Check the status of any application without needing a username or password. Email security codes are used whenever you need to access your information. Fewer clicks to complete an application.
- **Prefill Functionality** – Most users can enter their mobile phone number or scan the back of a driver's license to pre-fill their personal information on the application.
- **Fund Your Account** – Transfer money to your account, up to \$5,000, from another institution. Users can still choose to send the money by check if that's a better option.
- **Expanded Availability** – Electronic deposit and loan applications are now available to current HOPE members on the [HOPE Mobile app](#) as well as through [HOPENet Online Banking](#).

Anyone can access the online application for membership and deposits at www.hopecu.org/onlineapps. Members can use HOPENet Online Banking or [HOPE Mobile Banking](#) to complete a consumer loan application electronically.



Get Half-Off Closing Costs on HOPE Mortgage Loans

If you're dreaming of a home of your own, HOPE currently has a great offer on home loans.¹ HOPE will pay 50% of all lender and closing agent fees on mortgage loans for all applications made on or before December 31, 2022.²



Whether you are buying your first home, looking for a larger house to accommodate a growing family, or considering refinancing, a HOPE mortgage may be the right solution for you. See which one of our home loan options suits your needs at www.hopecu.org/homeloans/options. We have loan solutions designed specifically for low- and moderate-income families, including people with credit scores as low as 580.

Ready to take the next step? To get started today, contact the **HOPE mortgage lender** for your area by visiting www.hopecu.org/lenders.

¹All loans are subject to credit approval.

²Seller-paid closing costs are not included in the mortgage loan promotion. Excludes owner's title insurance and HOPE membership fee.

Sizzlin' Savings

Are you ready for a new car, truck, or SUV? Interest rates and temperatures are rising, but HOPE is here to help you beat the heat with great deals on new and used vehicle loans.¹ During [this special offer](#), you could save hundreds of dollars by financing or refinancing your set of wheels with us. HOPE is offering the same great rates on recreational vehicles, boats, and ATV's.

Whether you need a new van for a growing family or are looking for your dream roadster, we'll work to get you the financing to keep more money in your pocket.

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

If you already have an existing auto loan, ask how our refinancing options could save you money. Take advantage of this great offer by getting your loan on or before **August 31, 2022**. Current HOPE members can also apply online using [HOPENet Online Banking](#). Visit your nearest branch (www.hopecu.org/branches) or contact our Call Center at 1-866-321-HOPE for more information or to complete your application.

¹Loans are subject to credit approval.

²APR is Annual Percentage Rate. Actual rates vary based on the age of the vehicle, borrower credit history, loan-to-value ratios, and repayment terms. 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 August 31, 2022.

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

Financial Assistance Resources for Homeowners

HOPE (Hope Enterprise Corporation, Hope Credit Union, and Help is on the way for people who have fallen behind on their mortgage payments due to COVID-19. The federal government is making funds available through each state to provide financial support for homeowners who may not have been able to pay their loans for an extended period.

The Homeowner Assistance Fund will make resources available to assist households that have been unable to make monthly loan payments due to the pandemic. All five states in which HOPE operates offer homeowner assistance programs to residents who may need financial assistance.

Application Now Open: These states are now accepting applications for their homeowner assistance programs.

- **Arkansas** - Arkansas Development Finance Authority (ADFA) <https://adfa.arkansas.gov/> - 888-698-0964
- **Louisiana** - LA Office of Community Development <https://www.lacovidhousing.com/> - 225-342-7412
- **Mississippi** - Mississippi Home Savers <https://www.mshomesaver.com/> - 601-718-4647
- **Tennessee** - Tennessee Housing Development Agency <https://thda.org/help-for-homeowners/haf> - 800-228-8432

Visit the website or contact the agency in your state to determine the program status. If you need assistance to remain in your residence, we encourage you to preregister if that option is available and to start the application process as soon as it is open in your state. You can learn more by visiting <https://www.ncsha.org/homeowner-assistance-fund/>.

Branch Closures

Juneteenth Observance
Friday, July 1

Labor Day
Monday, September 5

Independence Day
Monday, July 4

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.