

Hope NOTES

SUMMER 2024



Federally insured by NCUA. Corporate NMLS #653874

Open the Door to Possibilities: Let Our Home Equity Loan Work for You!

With inflation and interest rates still higher than usual, there is still a great option for taking on a home improvement project, consolidating debt, or pursuing another major financial goal. A home equity loan makes it possible for you to turn the equity in your home into cash in your pocket.¹

Our Home Equity Loan is designed to unlock endless possibilities and help you achieve your dreams. If you could benefit from one of these loans, now is a great time to act. HOPE will pay all closing costs on home equity loans closed on or before August 31, 2024.²

- Loan Amounts: \$10,000 - \$100,000
- No Closing Costs²
- Physical Appraisal Not Required
- Minimum 580 credit score
- Up to 100% Loan-to-Value³

Visit www.hopecu.org/opendoor or contact your local HOPE branch to get started. Current HOPE members can also apply online.

¹Loans subject to credit approval.

²Hope will pay the closing costs for home equity loans of \$10,000 or more made from April 1, 2024 through August 31, 2024.

³Up to 100% LTV available on residences for which HOPE is the primary lienholder. LTV limits are less for residences for which HOPE is not the primary lienholder. Maximum LTV varies based on credit history.

Earn Even More with HOPE Rewards Checking Now Paying 5.12% APY¹

If you're ready for a free checking account that can pay you back, then we have just the thing for you: HOPE Rewards Checking.² With no monthly fee and lots of great features, you can manage your funds and earn a return on your balances.

Here's what you get:

- A free account with no monthly service charge.
- No minimum balance requirements
- Cash paid into your account each month.
- Free digital banking service, online and mobile, that includes our bill payment feature.
- Refunds on up to \$20 in ATM fees.

But wait: now you can get even more money back! Our bonus rate APY is now 5.12%, an increase of more than 2.00%, on balances up to \$10,000.

Getting the higher return is easy. Each month you need to:

- Have 12 debit card transactions post to and clear your account.
- Log on to HOPE digital banking just once.
- Be signed up for and receive e-statements.
- Have at least one direct deposit or automatic payment (ACH) clear your account.

Learn more and get all the account details at www.hopecu.org/rewardschecking.

¹ APY=Annual Percentage Yield. APYs accurate as of 6/4/2024. Rates may change after the account is opened.

² Members must meet certain requirements to open a HOPE Rewards Checking Account.



New Digital Banking for Options for Businesses

HOPE has launched a new version of its business-specific online and mobile banking service. We have two great options that give our business members the tools they need to be successful and grow.

Based on your Business Digital Banking needs, you can enroll in one of the following:

- **Basic Services** – This choice provides the majority of services currently used by most companies. It provides all the core functionality for the majority of your business banking needs.
 - Unified Login
 - Multifactor Authentication
 - Check Account Balances/View Transaction History
 - Remote Check Deposit
 - Transfer Funds
 - E-Statement Interface
 - Bill Payment
 - Branch/ATM Locator
 - Account Alerts
 - Contact Information Update
 - Accept Online Payments (with the new Autobooks feature)
- **Enhanced Services** – Our new service adds a few extra features that help meet specific business needs.
 - User Management – This allows you to assign specific roles and permissions to one or more people who work with your company.
 - Bill Pay Plus – Ask us about additional features to help manage your payments.

You can learn more about the choices available to you by visiting www.hopecu.org/bizdigitalbanking.



Are You Struggling with Your HOPE Mortgage Payment? New Resources May Be Available to Support You

With prices going up on seemingly everything, keeping your finances in order may be more challenging than ever. If you have a HOPE mortgage and are struggling to make payments or have fallen behind, we are here to help.

HOPE is offering a program that provides several options designed to help home loan borrowers with delinquent balances to pay off outstanding balances. **Call our team at 1-601-944-1100** and ask for Mortgage Loss Mitigation to learn about how you could benefit from this opportunity and how to take the next steps.

We know mortgage loan issues can be scary, but with our new options for helping people get their mortgage back on track, there is no reason to wait. Contact us today so we can help you lighten your financial load.

Protect Your Finances while Traveling

During the warm, inviting days of summer, more Americans take to the road to unplug from daily routines and enjoy time with friends and family. If you're making plans, it's important to protect your finances to ensure a stress-free and enjoyable travel experience.

Here are our suggestions:

- Notify Your Financial Institution and Credit Card Providers
- Create a Realistic Budget
- Purchase Travel Insurance
- Safeguard Important Documents
- Be Cautious with Public Wi-Fi and ATMs

Reach out to a GreenPath counselor, HOPE's financial wellness partner, at 877-337-3399 or visit <https://bit.ly/3XEFuJW> to put together a vacation friendly budget. The call is free and 100% confidential.

Branch Closures

Juneteenth Observance

Wednesday, June 19

Labor Day

Monday, September 2

Independence Day

Thursday, 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 www.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.