



# Hope NOTES

WINTER 2017

## Tax Time Tips

### *Make Smart Moves with Your Tax Refunds*

Many people use their income tax refunds to make major purchases they might have put off during the year, to treat themselves to something new, or to jump start their savings. No matter what category you're in, HOPE wants to help you make the most of your tax refund. Here are some ways you can make smart moves with your tax refunds.

- Set up an emergency fund
- Pay off or pay down outstanding debts
- Take out a share secured loan to help build your credit or consolidate debt<sup>1</sup>
- Put a larger down payment on a car to make the monthly loan payments more affordable<sup>1</sup>
- Use it toward the purchase of a home<sup>1</sup>
- Save for retirement with a HOPE Traditional or Roth IRA

If one of these options is a fit for you, stop by your local branch. You can also visit us at [www.hopecu.org](http://www.hopecu.org) to learn more about all the ways we can help you make smart moves with your tax refund.

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



## Simplify Your Finances. Imagine the Possibilities.

### *Set a Goal & Win!*

This year, make a resolution for your financial fitness. Automate your savings or pay-off goals and imagine the possibilities. Set up long-range goals like saving for a down payment or short-term goals like paying off a high-rate credit card. When you set a goal in HOPE's Smart Money Personal Financial Manager, you're creating a plan for success with a tool that gives you confidence about the future.

You need a plan. We can help!

Add a savings or pay-off goal in Smart Money and be entered to win \$500, \$250 or one of three \$100 prizes. It pays to set your financial goals and make a plan to get financially fit. Entering is easy. Log in to Smart Money and add at least one goal before February 28, 2017, and you'll be automatically entered into the drawing to win one of five cash prizes.

We'll help you reach your financial goals. Visit HOPE's Smart Money overview at [www.hopecu.org/smartmoney](http://www.hopecu.org/smartmoney) to learn more.

## 2017 Local Member Meetings - Coming Soon

HOPE will host a series of member meetings in communities across the Mid South. These meetings will give HOPE's team an opportunity to hear from you about HOPE's role in your community and to share updates and plans for HOPE in the coming year. For more information on dates, times and locations, follow us on Facebook and Twitter. Information about the meetings will also be posted on our website and in the branches.

## Members Meeting & Board Candidates Announced

Join us on Saturday, March 25, at the Mississippi Children's Museum Education Center at 10 am, for the 2017 Annual Members Meeting of Hope Enterprise Corporation and Hope Credit Union. Lunch will be served, and the first 75 members to arrive at the meeting will receive free admission to the museum! One admission pass will be provided to each adult and child who attend the meeting, and all passes must be used on March 25. All adults must be accompanied by a child to gain admission to the museum. The location of the museum is 2145 Museum Boulevard, Jackson, MS 39202.

During the meeting, HOPE's board and staff will report on 2016 performance and outline plans for 2017. Hope Credit Union members will elect new members to the Board of Directors. In accordance with the credit union's bylaws, the following individuals are presented as candidates for election to the Board of Directors at the 2017 annual meeting\*:

### **Term ending March 2019\*\***

David Jackson  
Ann Shackelford

### **Term ending March 2020**

Richard Campbell  
Carolyn Gill-Jefferson  
Alice Graham  
Brenda Richard-Montgomery  
Emily Trenholm

\*Nominations for open positions may also be made by petition signed by at least one percent of the members, with a minimum of 20 and a maximum of 500. Nominations made by petition must be received at HOPE's main office by the close of business on February 13, 2017. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

\*\* Nominated to serve the remainder of three year-terms created by vacancies.

## Protect Yourself from Identity Theft

If you think you may have been the victim of fraud or identity theft, the Consumer Financial Protection Bureau offers the following tips for putting a fraud alert on your credit report:

1. Contact one of the nationwide credit reporting companies: Equifax, Experian or TransUnion, and ask to place a fraud alert on your credit report.
2. Order one free copy of your credit report from each credit reporting company. These free reports do not count as your free annual report from the agency, because you have placed a fraud alert in your report.
3. When you get your reports, review them carefully to find any accounts you did not open, outstanding balances that you cannot explain, or incorrect personal information.
4. If you find any errors or incorrect information, contact the credit bureau to have it removed by filing a dispute.

For more information about filing a dispute or identity theft, visit [www.consumerfinance.gov](http://www.consumerfinance.gov).



Itta Bena Community Fair

## HOPE Community Fairs

Last fall, HOPE celebrated the opening of our newest Mississippi Delta locations with members of HOPE and the community. The community fair events were held in Moorhead, Shaw, Drew and Itta Bena and featured great food and fun activities. Visit us on Facebook, Twitter and Instagram for updates and photos of the work we do in communities across our region.

### Branch Closures

**Monday, January 16**  
*Martin Luther King Day*

**Monday, February 20**  
*President's Day*

*\*The Memphis, TN Ridgeway Road branch will also observe the following holidays: Saturday, January 14, for MLK Holiday and Saturday, February 18, for President's Day.*

**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](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.



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