

Hope NOTES

WINTER 2018

OUR RESOLUTION TO YOU:
**WE'LL HELP YOU REACH
YOUR FINANCIAL GOALS**



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▲ The journey of 1,000 miles begins with one step, and knowing where you want to go is critical. HOPE's Smart Money Personal Financial Manager can help you create an easy-to-follow map for all of your financial journeys! Whether you're saving for a house, paying off student loans, or putting money away for an awesome vacation, Smart Money is here to help you make decisions that take you down a path of financial empowerment.

It Pays to Set Financial Goals

Setting goals in Smart Money allows you to see how well your spending habits match your spending goals. Taking that step in Smart Money is easy - and it could make you a winner!

Simply log in to Smart Money and add at least one goal on or between January 1, 2018, and February 28, 2018, and you'll be automatically entered to win one of two \$250 prizes, or one of three \$100 prizes!

You can set a Smart Money goal in five simple steps. That's it. But while you're there, why not set a few more goals and create a really great financial roadmap that will take you where you want to go?

So make a resolution to let us help you reach your financial goals with Smart Money. Visit www.hopecu.org/smartmoneywinter2018 to learn more and for complete rules.¹

¹NO PURCHASE NECESSARY. Open only to legal residents of the 50 United States, D.C., and Puerto Rico, 18 years and older. Ends 2/28/2018. For Official Rules, including odds, alternate method of entry, and prize description, visit www.hopecu.org/smartmoneywinter2018rules. Void where prohibited.

There Is HOPE in Alabama

Members of Tri-Rivers Federal Credit Union, located in Montgomery, Alabama, are now part of the HOPE family following approval of a merger by the National Credit Union Administration.

The merger will provide Tri-Rivers members with a broader menu of financial products and services, and access to a regional branch network. It also represents a significant opportunity for HOPE to expand its work in the Deep South by establishing a presence in Alabama.

The partnership with Tri-Rivers, which was founded more than a half-century ago as the Montgomery Teachers Credit Union, paves the way for HOPE to begin offering a comprehensive mix of community strengthening financial services to families and communities across Alabama. The merger became effective on Tuesday, October 31, 2017. Tri-Rivers' daily operations and member services will remain largely unchanged until all systems are converted over the next several months.

Video, Share, Win!

HOPE is sponsoring a Facebook video contest that gives people the chance to win up to \$1,000 for sharing a movie about what HOPE means to or has done for them.

To enter, simply create a video that is between 30 seconds and two minutes long, upload it at www.hopecu.org/videosharewin, and then see how many likes and shares you can generate. The video that gets the most social engagement each week will win \$100, and the \$1,000 grand prize will be awarded to the video with the most interaction over the course of the contest.

So get creative and share your story. If you aren't a member, you can still participate in the contest by sharing what HOPE inspires you to do. Keep your eye on our social media pages and enter when the contest starts in mid-January. You can also visit www.hopecu.org/videosharewin to get more details once the contest starts.



Celebrate Creating Opportunity with HOPE

The past year was filled with notable accomplishments for HOPE, and 2018 promises to be another fantastic year as we work to strengthen communities, build assets, and improve lives across the Deep South. We invite all members to celebrate our work to create opportunities throughout the region at our Annual Members Meeting of Hope Enterprise Corporation and Hope Federal Credit Union on Saturday, March 24, 2018.

The event is scheduled to begin at 10:00 a.m. and will last approximately one hour. Additional details about the meeting, including the location, will be announced online and in the branches.

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 2018 annual meeting*:

- Bill Bynum
- Carmen Walker
- Robert Gibbs
- Neddie Winters
- Carol Spencer

*Nominations for vacancies 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 corporate office by the close of business on January 22, 2018. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

Protect Yourself from Identity Theft in 2018

Identity theft is a crime that is always stressful, often extremely complicated, and sometimes expensive to resolve. Here are seven ways to help protect yourself and your most important data from identity thieves.

1. **Secure Papers and Cards.** Keep important files in a safe and shred financial documents that aren't needed. Protect your physical credit and identification cards by carrying your wallet in a safe place and checking that you have all your cards and IDs at the end of the day.
2. **Examine Financial Statements.** Review your financial statements regularly to keep track of financial habits and to alert you to fraudulent activity.
3. **Choose Good Passwords.** Having one simple password for all the devices and platforms you use is convenient, but dangerous. Using multiple, complex passwords may be more difficult, but a password manager service can help.
4. **Protect Computers.** Use a reputable antispyware program to make sure your hardware is safe from invaders. You can also protect your data by encrypting the hard drive.
5. **Be Cautious of Suspicious Emails and Websites.** Suspicious looking emails and websites could be a security risk. Look out for ones that ask for personal information or that want you to download or install software.
6. **Use Two-Factor Identification.** Two-factor identification for email and important online accounts gives you an extra layer of protection.
7. **Secure Your Wi-Fi and Avoid Public Wi-Fi.** Avoid using public Wi-Fi for online banking or any site that requires a password login. Be sure to secure your own home Wi-Fi with a unique and hard-to-guess password.

Getting a Refund? Make It Count!

If you have a check coming your way from Uncle Sam this tax season, then you have a great opportunity to brighten your financial future! While it may be tempting to do something "fun" or temporary with that windfall, HOPE is ready to help you enjoy some long-term benefits of your refund.

Great options to consider when deciding how to invest your refund include:

- Putting a down payment on a car to make the monthly payments more affordable¹
- Using it toward the purchase of a home¹
- Taking out a share secured loan to help build your credit or consolidate debt¹
- Paying off outstanding debts
- Funding your retirement with a HOPE Traditional or Roth IRA
- Setting up your emergency fund in one of our wealth building accounts

Stop by a branch for great advice on getting the most from your tax return. We offer free financial counseling as well as affordable loan and deposit options to support you in getting where you want to go.

Visit www.hopecu.org/makeitcount to learn more about all the ways we can help you take your refund and make it count.

¹Loans are subject to credit approval.

Branch Closures

Saturday, January 13
Monday, January 15
MLK Day

Tuesday, February 13
Mardi Gras Day
(Biloxi and New Orleans Branches Only)

Saturday, February 17
Monday, February 19
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, 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.