



Hope NOTES

WINTER 2019



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Jumpstart Your Financial Future with Your Tax Refund

If you're receiving a tax refund this year, use it to boost your financial future and reap the benefits of it for years to come! While it may be tempting to use this extra cash to splurge on temporary items or experiences, like the latest fashion, technology, or a fancy vacation, HOPE is ready to help you enjoy some long-term benefits of your refund. Use it as a springboard to kick your financial future into high gear.

There are many great options, based on your refund amount and your financial needs. Here are some ways you can invest your refund and jumpstart your financial journey:

- 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

By developing a plan for your refund, you can rev up your financial picture and enjoy the benefits for years to come.

Stop by a branch for great advice on setting and reaching your goals. 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/jumpstartyourfuture to learn more about all the ways we can help give your financial plan a boost with your tax refund.

¹Loans are subject to credit approval.

HOPE Checking Accounts: Five Great Options, One Convenient Location

Here at HOPE, you can choose from five great checking accounts. Each of them will allow you to conveniently access the funds you need every day while providing the security of a federally insured credit union.

Whether you're just starting out and need something basic, or you're ready for a fully-featured checking account, HOPE has an option to fit your needs.

- Easy Checking
- Easy Checking Plus
- HOPE Rewards Checking
- Student Checking
- HOPE Choice Card

When you're ready to bank on your own terms, you're ready for a checking account from HOPE.

See which option is right for you at www.hopecu.org/checking.

Want some great ideas to get your 2019 finances off to a great start? Check out our top 5 tips at hopecu.org/5resolutions.

New Smart Money PFM Contest!

Check out how kickstarting your 2019 resolutions with HOPE's Smart Money PFM can give you a chance to win a \$250 Amazon Gift Card! Visit hopecu.org/kickstartcontest for more details and complete rules.



Celebrate with HOPE at Our Annual Members Meeting

Your credit union accomplished a lot during the past year: completing a merger, opening a new branch in Alabama, and winning the Wall Street Journal Financial Inclusion Challenge, to name a few. HOPE's plans for 2019 also hold great promise for changing lives across the Deep South.

We want to share and celebrate these successes and future plans with our member-owners. Join us Tuesday, March 26, for the 2019 Annual Members Meeting to celebrate our work. Members of HOPE's leadership team will share HOPE's successes over the past year and plans to further our mission for the coming year. The event will begin at 6:00 p.m. and will last approximately one hour. Additional details about the meeting, including the location, will be announced online and in the branches.

HOPE members will elect new members to the Hope Federal Credit Union 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 2019 annual meeting*

- Ivye Allen
- Rev. Farrell Duncombe
- David Jackson
- George Penick
- Ann Shackelford

*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 February 14, 2019. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

New Facility Open in Alabama

HOPE has a new facility in Alabama, located in a branch donated by Regions Bank at 3421 McGehee Road in Montgomery. HOPE representatives are currently staffing this office on Tuesdays and Thursdays from 11:00 a.m. until 1:00 p.m. Area residents can drop by to learn about HOPE's services, open an account, or apply for a loan. The facility will be opening as a full-service branch in early 2019.



Payment Resources for HOPE Members

Hope has hired a third-party vendor to help members with overdrawn accounts and past due payments. If you receive a call from 833-876-6910, that is a call that is being made on behalf of the credit union. If you're unsure about the validity of a call or have concerns about making a payment, you may contact our member services center at 1-866-321-HOPE(4673) or contact your local branch. Representatives will never ask for personal information, like a social security number or date of birth.

10 Things You Can Do to Improve Your Credit Score

When you apply for a loan, your credit scores help lenders determine whether or not you are able to repay the loan based on your past financial performance. With a higher score, you qualify for better interest rates, higher credit limits, and more types of credit than you would with a lower score.

Here are 10 things you can do to improve your credit score over time.

1. Pay your bills on time.
2. Keep credit card balances low.
3. Check your credit report for accuracy.
4. Pay down debt.
5. Use credit cards – but manage them responsibly.
6. Don't open multiple accounts too quickly, especially if you have a short credit history.
7. Don't close an account to remove it from your record.
8. Shop for a loan within a focused period of time.
9. Don't open new credit card accounts you don't need.
10. Contact your creditors or seek financial counseling if you're having financial difficulties.

These ideas won't create a dramatic improvement in your credit score overnight, but over time, they will help you to develop a strong profile.

Get additional details at hopecu.org/improveyourcredit.

Branch Closures

MLK Day

Saturday, January 19
Monday, January 21

Presidents Day

Saturday, February 16
Monday, February 18

Mardi Gras Day

Tuesday, March 5
(Biloxi and New Orleans Branches;
O.C. Haley branch closes at 2:00 p.m.
on Monday, March 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.