



### Rethink Your Tax Refund!

It's the start of a new year and the start of a new decade, so now is the perfect time to reflect on your current financial situation and envision ways to create a brighter financial future. If you're receiving a tax refund this year, this is a great opportunity to turn a new page on your finances and use those funds to paint a more prosperous financial picture. You may be used to using your tax refund to reward yourself with the latest technology, fashion, or vacation destination, and while there is nothing wrong with the occasional treat, at HOPE we want to encourage you to consider the big picture and rethink your refund by intentionally using it in ways that will benefit you for years to come.

There are many strategic approaches for utilizing your refund, based on your refund amount and your financial needs. Here are some ways you can rethink your refund and use it wisely:

- Rebound from debt by paying off outstanding bills
- Rebuild your credit by taking out a share secured loan to consolidate debt<sup>1</sup>
- Retire more comfortably by placing your tax refund in an IRA
- Replace your current vehicle by putting a down payment on a new set of wheels<sup>1</sup>
- Reallocate some money into an emergency fund in one of our wealth building accounts
- Relocate to a new home by using your tax refund toward the purchase of a house<sup>1</sup>

Stop by any HOPE branch, and we'd be happy to provide you with great recommendations on setting and reaching your goals for this next year or this next decade.

Visit [www.hopecu.org/rethinkyourrefund](http://www.hopecu.org/rethinkyourrefund) to learn more about all of the ways we can help you to fulfil your financial goals with your tax refund. By being intentional with how you use your refund, you'll have a more rewarding 2020 and enjoy the benefits for years to come.

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

### Turn Your Resolutions into Achievable Goals

After some well-deserved holiday indulgence, it's now time to refocus on all that you want to do in 2020. Do your resolutions include saving for a significant purchase? How about reducing debt and thus increasing your credit score?



HOPE's Smart Money Personal Financial Manager can help you stay on top of your goals when you use it to set targets for the year. Set savings goals for a vehicle, a new home, for debt reduction, a nice vacation, back-to-school season, or even the holiday season, and visually follow your progress as you strive to achieve your goals. Also, use Smart Money to create budgets and track your spending in each category, helping you to manage your finances effectively.

Get started today at [www.hopecu.org/smartmoney](http://www.hopecu.org/smartmoney) to make 2020 your best year yet!

For actionable tips on how to intentionally set smart, attainable goals in any area of your life, visit [www.hopecu.org/smartresolutions](http://www.hopecu.org/smartresolutions).



## Keep Your Info Secure on the Web

The Internet is a part of our daily lives, but it can also be a breeding ground for hackers, scammers, and other cybercriminals to commit fraud, putting you and your personal information at risk.

We have some tips to help you stay safe online.

1. Always keep your devices up-to-date with the latest security software, web browsers, and operating systems to defend against viruses and malware. Use antivirus software to protect your devices.
2. Use multifactor authentication whenever possible, for email, banking, social media, and any other service that requires logging in. This security process requires you to verify your identity in two different ways before gaining access to the account and could include some combination of password, PIN, verification text/call/email, fingerprint, or facial recognition.
3. Avoid accessing banking, passwords, or credit cards when using public Wi-Fi such as at a coffee shop, hotel, or airport as the connection may not be secure.
4. Do not click any links or attachments in emails in which you are not familiar with the sender, as it could be a phishing attempt to collect personal or financial information when you interact with the email.
5. Use long passwords or passphrases, and customize your standard password for different accounts. Substitute letters with punctuation marks or symbols. You can use a password manager to create and keep track of complex passwords for various accounts.

For more tips on practicing safe online browsing, visit [www.hopecu.org/cybersecurity](http://www.hopecu.org/cybersecurity).

## Mark Your Calendar for HOPE's Annual Member Meeting

HOPE's 25th Anniversary year was an eventful and successful one, indicative of the continued momentum we will sustain for years to come. HOPE opened two new branches in Montgomery, AL, and New Orleans, LA, received the national Juntos Avanzamos designation from Inclusiv for its financial inclusion work within the Hispanic community, and expanded its headquarters.

The year 2020 will also bring about significant new developments for our organization and the member-owners we serve, and we can't wait to share these with you! Our 2020 Annual Members Meeting will be held on March 31, 2020 at the Smith Robertson Museum in Jackson, MS, and we hope you'll come join us as HOPE's leadership team reflects on the accomplishments from 2019 and reveals our goals for 2020. The location and other details will be announced online and in branches, so mark your calendars and stay tuned!

Also at the meeting, Hope Credit Union 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 2020 annual meeting\*:

- Mauricio Calvo
- Brenda Richard-Montgomery
- Carolyn Gill-Jefferson
- Emily Trenholm
- Alice Graham

\*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 20, 2020. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

## Avoid the Santa Shock with the HOPE Christmas Club

The holidays are behind us, but if you didn't have money set aside prior to the season, you may be starting to experience the Santa shock. This is the feeling of stress or regret that arises as the bills roll in resulting from high-interest rate credit cards or store charges you may have racked up while indulging in the festivities of the season.



If you've found yourself in this situation, you can plan ahead and be in a better financial position for the holidays this year by opening a HOPE Christmas Club account right now. This account will allow you to put a little bit of money away each month and earn interest on it across the year.

It only requires a \$10 minimum balance to get started, and by saving all year long, you'll be prepared to enjoy a stress-free holiday season. **Learn more at [www.hopecu.org/club](http://www.hopecu.org/club).**

## Branch Closures

### MLK Day

Saturday, January 18 and  
Monday, January 20

### Presidents Day

Saturday, February 15, and  
Monday, February 17

### Mardi Gras

Monday, February 24 at  
2:00 p.m. through Tuesday,  
February 25  
(Applies to Biloxi, Elysian  
Fields, Michoud, and O.C.  
Haley branches only)

**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/](http://hopecu.org/convenience/).

## 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.