



Hope NOTES

WINTER 2023



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Save Money for the Road Ahead

Special Rates Now Available Through January 2023

HOPE is offering great low rates that will save you cash on a new or used vehicle.¹ Whether you're looking for a safe new family vehicle, or simply a fuel efficient used automobile to get you from point A to point B, we'll help you cruise off with a great deal on your new wheels.

This same fantastic offer is also available on ATVs, boats, and RVs. So no matter how you want to get around, HOPE is the place to go for your best financing deal.

- **Low rates:** Enjoy interest rates as low as 2.99% (3.086% APR) and no more than 12.00% (12.201% APR).²
- **Extended terms:** Take as long as six years to repay the loan.³
- **Get up to 100% financing.**

If you already have an existing auto loan, ask about how refinancing with HOPE could save you money.

Visit your nearest branch for more information or to complete your application. Current HOPE members can apply online using HOPENet Online or HOPE Mobile Banking.

Learn more at <https://product.hopecu.org/auto-loan>.

¹Loans are subject to credit approval.

²"APR" is Annual Percentage Rate. Actual rates vary based on age of the vehicle, borrower credit history, loan-to-value ratios and repayment term. A loan with the lowest advertised interest rate of 2.99% (3.086% APR) on a new vehicle (up to 2 years old) for \$20,000.00 over 36 months (maximum) would have a monthly payment of \$572.80. A loan with an interest rate of 3.99% (4.075% APR) on a new vehicle (up to 2 years old) for \$20,000.00 (minimum) over 72 months (maximum) would have a monthly payment of \$312.86. A loan with an interest rate of 12.00% (12.201% APR) on a used vehicle (more than 5 years old) for \$15,000.00 over 42 months would have a monthly payment of \$439.29. Additional rates and terms are available. Promotional terms and rates are available through January 31, 2023.

³Six-year term available on loans of at least \$20,000 and vehicles no more than three years old.

You're Invited: 2023 Annual Meeting

The last 12 months have seen remarkable activity at HOPE. From being named one of Fast Company's 10 most innovative companies to our pledge to make \$1 billion in financing available for creating economic opportunities, the organization continues to significantly increase its impact across the Deep South.

Join us for HOPE's Annual Meeting on Thursday, March 30, at 5:30 p.m. when HOPE's board and staff will report on key successes in 2022 and outline significant opportunities that are on the horizon. While event details are still being finalized, members can register now to attend virtually at www.hopecu.org/annualmeeting2023.

Hope Federal Credit Union members will vote on credit union Board of Directors representatives during the meeting. In accordance with the credit union's bylaws, the following individuals are presented for election:¹

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

¹Nominations 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 13, 2023. There will be no nominations from the floor if there is at least one nominee for each position to be filled.





Make Yourself at Home

50% Off Fees Now Available Until 3/31/23

HOPE understands that our members have a wide variety of homeownership goals, but no matter what those may be, we want to help you achieve yours. If you're dreaming of buying your first home, looking for a larger house to accommodate a growing family, or considering refinancing, a HOPE mortgage may be the right solution.¹

This is a great time to be looking because HOPE is paying 50% of lender and closing agent fees on mortgage loans for all applications submitted on or before March 31, 2023.² This offer is good on all of our mortgages, so see which one of our home loan options suits your needs. We have loan solutions designed specifically for low- and moderate-income families, including people with credit scores as low as 580.

If you already own a home and have built up equity, you might want to take advantage of our home equity loans. It's a smart, affordable way to improve your home, pay off bills, and more.

You can learn more about all of these opportunities at <https://product.hopecu.org/home-loans>. Visit the website to get all the details, see our great rates, and complete the form to connect with one of our home loan experts.

¹All loans are subject to credit approval.

²Seller-paid closing costs are not included in the mortgage loan promotion. Excludes owner's title insurance and HOPE membership fee.

Branch Closures

Martin Luther King, Jr. Day
Monday, January 16

Presidents Day
Monday, February 20

Mardi Gras
(Biloxi, MS and New Orleans, LA)
Tuesday, February 21

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.

Get On the Right Path — GreenPath!

HOPE is giving people a great new tool to support meeting their financial goals. As a valued member, a new partnership with GreenPath Financial Wellness provides you with access to certified financial and housing experts, as well as a wide variety of educational resources and online courses to give you a better understanding of money for a healthy financial life.

GreenPath is a trusted national nonprofit with more than 60 years of helping people build financial health and resiliency. As a HOPE member you can:

- Explore options for easing financial stress and achieving financial goals
- Discuss your credit and receive tips for improving your credit score
- Look at student loan repayment options, including the pros and cons
- Discuss debt repayment options
- Get assistance with housing issues, including purchasing a home, or avoiding foreclosure
- Access free online courses and other convenient financial management tools and guides.

Start Your GreenPath Journey Today at www.greenpath.org/hopecu!

- Get free, personalized answers to your individual needs. For issues ranging from debt and budgeting, to saving a home from foreclosure, advice is only a phone call away. Just dial 877-337-3399 on Monday through Thursday from 7:00 a.m. to 9:00 p.m., Friday from 7:00 a.m. to 6:00 p.m., or Saturday from 8:00 a.m. to 5:00 p.m. (all times Central).
- Learn online by visiting HOPE's GreenPath page to access the LearningLab+ courses or the Financial Education tools that are all free of charge.

Visit www.hopecu.org/greenpath for a more complete description of the available resources. All GreenPath services are free except the Debt Management and Foreclosure Prevention Services, which are provided for a very small fee.

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.