

Hope NOTES

WINTER 2024



Federally insured by NCUA. Corporate NMLS #653874

Buckle Up for Big Savings!

Special Rates Now Available Through January 2024

Ready to hit the open road in your dream car? At Hope Credit Union, we've paved the way to make it happen.¹ Our vehicle loans are tailored to match your unique needs and budget, ensuring you can focus on what really matters – the joy of the ride.

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 4.99% (5.19% APR) and no more than 18.00% (18.00% 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 HOPE Digital Banking (online or mobile).

Learn more at www.hopecu.org/buckleup.

¹Loans are subject to credit approval.

²APR is Annual Percentage Rate. Actual rates vary based on the age of the vehicle, borrower credit history, loan-to-value ratios, and repayment terms. A loan with the lowest advertised interest rate of 4.99% (5.19% APR) on a new vehicle (up to 2 years old) for \$20,000.00 over 36 months (maximum) would have a monthly payment of \$601.13. A loan with an interest rate of 6.99% (7.09% 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 \$341.91. A loan with an interest rate of 18.00% (18.00% APR) on a used vehicle (more than 5 years old) for \$15,000.00 over 42 months would have a monthly payment of \$439.13. Additional rates and terms are available. Promotional terms and rates are available on loans applications made on or between November 1, 2023 and January 31, 2024.

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

You're Invited: 2024 Annual Members Meeting

HOPE has been hard at work to strengthen the financial health and wealth of people in under-resourced communities across the Deep South over the past year. From working to expand mortgage options to close the Black/White homeownership gap to introducing new digital banking tools that help members access and manage their funds more efficiently, HOPE's staff has been highly engaged in meeting the needs of our members and the communities we serve.

Join us for HOPE's 2024 Annual Members Meeting on Tuesday, March 26, at 6:00 p.m. During the meeting, HOPE's board and staff will report on our progress in 2023 and outline significant opportunities on the horizon. Members can attend in person at HOPE's headquarters in Jackson, Mississippi, or virtually. Register for either the in-person or virtual event at www.hopecu.org/2024annualmeeting.

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

- William Bynum
- Dexter Doyne
- Robert Gibbs
- Carol Spencer
- Carmen Walker

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 9, 2024. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

Hope

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 finances 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 power up your financial journey:

- Put a down payment on a car to make the monthly payments more affordable.¹
- Use it toward the purchase of a home.¹
- Take out a share secured loan to help build your credit or consolidate debt.¹
- Pay off outstanding debts.
- Fund your retirement with a HOPE Traditional or Roth IRA.
- Set up your emergency fund in one of our wealth building accounts.

By developing a plan for your refund, you can rev up your approach to money management 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.

If you want to dig a little deeper and really set yourself up for success in 2024, join us for two free webinars that will give you great insights on how to handle your money the right way.

Reaching Your Financial Goals in 2024

Wednesday, January 24
12:00 - 12:45 PM Central

How to Build Your Monthly Spending Plan

Thursday, January 25
6:00 - 7:00 PM Central

Learn more and register at www.hopecu.org/seminars124. If you can't attend the live seminar, then visit the page at your convenience after the event date to catch a recording of both sessions that will be available for people to watch any time.

¹All loans are subject to credit approval.

Branch Closures

Martin Luther King, Jr. Day
Monday, January 15

Presidents Day
Monday, February 19

Mardi Gras
(Biloxi, MS, and New Orleans, LA)
Tuesday, February 13

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 HOPE Digital Banking (online and mobile access), or our HOPE24 Telephone Banking solutions. Find out more at www.hopecu.org/convenience.



Quick Notes

Have You Gone Digital?

If you aren't already taking advantage of all the great features it offers, be sure to register for HOPE's new digital banking service. This suite of online and mobile tools is packaged in a convenient layout that is very easy to understand and quick to navigate.

Sign up now to enjoy the ability to check balances, transfer funds, set goals and budgets, pay bills, receive e-statements, and deposit checks remotely. The upgrade also introduces multifactor authentication options, card management, a rewards checking tracker, the ability to update contact information online, and a conversations option for getting support.

Learn more at www.hopecu.org/newdigital.

Get Home Faster with HOPE's New Online Mortgage Loan Application

Finding the right home is hard enough. Applying for a mortgage loan shouldn't be. If you're looking for affordable financing, try HOPE's new online mortgage application.¹ It's quicker and easier than ever.

The new service offers a simplified user experience, reduced processing times, and enhanced data security. Apply today at www.hopecu.org/home-loans.

Contact HOPE

General Account Information

HOPE24 Telephone Banking (877)214-HOPE

HOPE Digital Banking - Go to www.hopecu.org, then log in to digital banking or download the mobile app.

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.