Two new locations to serve you!

HOPE has two new kiosk locations. You can now access HOPE’s services at Rainbow Co-op in Jackson, MS and Circle Foods Store in New Orleans. At these kiosks, people can join the credit union, apply for a consumer or mortgage loan, login and manage existing accounts, and take advantage of many other services. At Circle Foods, HOPE team members are available at designated times throughout the week to answer questions and to provide support with downloading and using HOPE’s mobile banking app.

End Post-holiday Financial Blues with a Home Equity Loan

Another holiday season has come to a close. As the glimmer of bright holiday lights fades and regular routines begin, the bills may all be due. A HOPE Home Equity Loan can help you combine several high-cost financial obligations into one more affordable and easy to manage single loan. Home equity loans can also help you start or complete projects around your house that you have been putting off. Call your nearest branch or visit us online at www.hopecu.org for more information.

New Year, New Financial Habits

At the turn of every New Year, one of the top resolutions is to get in shape and eat healthier. HOPE can help you make 2015 the year to get in good financial shape and on your way to a healthier financial future. Take a look at these tips to get you started.

1. Start saving now – It is never too early to start saving for summer vacation or holiday spending. Set a goal and work to achieve it every month. You can also consider starting a HOPE Christmas Club account for the 2015 holiday season.

2. Take advantage of free credit report services – You should check your credit report at least once a year to be sure there are no errors that keep you from getting credit or the best loan rates. Make January your month each year to be sure this information is accurate and up-to-date.

3. Make a budget and slash your expense – After holiday sales can be very enticing. Before taking advantage of these lower prices, make a budget! Be sure that all of your necessary expenses such as bills, groceries, and fuel are covered and set a limit on what you will spend on extra items.

4. Get organized – HOPE can help you get organized with our e-statement services.

Visit us at www.hopecu.org for more information about how HOPE can help you get on the path to a solid financial future in 2015.
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
E-mail: deposit@hopecu.org
U.S. Mail: (Do not send cash deposits through the mail):
Hope Credit Union
P.O. Box 22886
Jackson, MS 39225-2886
Consumer Loans – E-mail: consumerloan@hopecu.org
Mortgage Loans – E-mail: mortgageloan@hopecu.org
HOPE Affinity Network – E-mail: affinity@hopecu.org
Supervisory Committee – Phone: (601) 944-1100
E-mail: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS:
Dial (866) 321-HOPE to be connected to your local branch.

Federally Insured by NCUA.

HOPE for Consumers

Applying for a mortgage, choosing a credit card or shopping for a car loan can often be confusing and frustrating. This frustration can be elevated when you feel that you have been treated unfairly by a company or financial institution. The Consumer Finance Protection Bureau (CFPB) has resources to help you file a complaint if you feel you have been mistreated. Visit our blog, www.hopecu.org/blog, for more information about how you can file a complaint with the CFPB or visit www.consumerfinance.gov.

Credit Card Convenience – Apply Online Today

HOPE credit cards help you purchase what you need now and pay for it later, especially when unexpected expenses arise. You can now apply for a HOPE Platinum and Platinum Rewards Credit Card online. Visit us online and follow the simple steps for completing your online application. Find out more about the features and benefits of a HOPE credit card and apply by visiting www.hopecu.org/creditcard.

2015 Members Meeting and Board Candidates Announced

Join HOPE Saturday, March 28 at 10:30 a.m. for the 2015 Annual Members Meeting at the corporate office located at 4 Old River Place, Jackson, 39202. You will hear from HOPE’s leadership about the success of the credit union during 2014 and plans for the coming year. Members will also elect new board members to the Hope Federal Credit Union Board of Directors. In accordance with HOPE’s bylaws, the following individuals are presented as candidates for election to the Board of Directors at the 2015 annual meeting*:

Bill Bynum
Carol Spencer
Neddie Winters
Robert Gibbs
Carmen Walker

*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 main office by the close of business on January 24, 2014. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

Branch Closing Notice

HOPE branches will be closed in observance of the following holidays:
2015 HOPE HOLIDAY: DATE OBSERVED:
Martin Luther King Day Monday, January 19
Presidents’ Day Monday, February 16
*The Memphis, TN Ridgeway Road branch will also observe the following holidays:
Martin Luther King Day Saturday, January 17
Presidents’ Day Saturday, February 14

Don’t forget: HOPE is always open, even when the branches are closed. Just use the HOPE24 telephone banking system or HOPENet, our Internet banking solution.

2015 Holiday: DATE OBSERVED:
Martin Luther King Day Monday, January 19
Presidents’ Day Monday, February 16

Protect yourself from Scams this Tax Season

Tax season is quickly approaching and we want you to have the tools you need to protect yourself from tax scams. The IRS warns of an aggressive phone scam targeting taxpayers. Callers claim to be IRS employees and use fake names and phony IRS identification numbers. Victims are told they owe money to the IRS and that it must be paid immediately through a pre-loaded debit card or wire transfer. The IRS states that it will never call to demand immediate payment, or require a specific method of payment. Learn more about this and other scams by following our HOPE blog. Visit www.hopecu.org/blog.