



Hope 
credit union
enterprise corporation

Quarterly Report

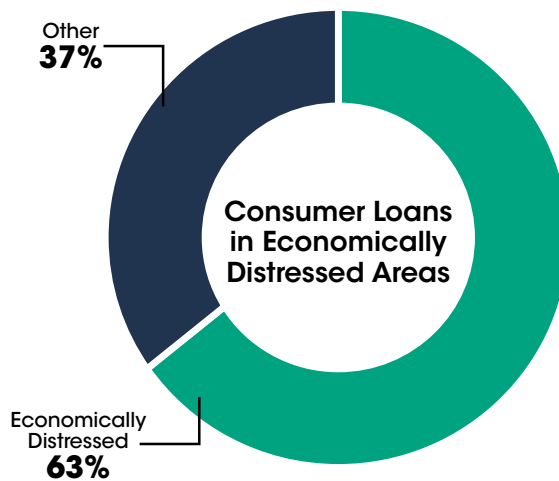
OCT-DEC 2015



HOPE for STABILITY

Getting to Work in Jackson, MS

After graduating from college, Amber's new job required her to travel around the state. She needed reliable transportation and used the dealership to finance her car. Although Amber was determined to make her payments, a high monthly payment soon had her struggling to make ends meet. Then, months after the purchase, Amber was the victim of a hit-and-run accident that totaled her car, causing even more financial strain. Amber needed help. A co-worker referred her to HOPE, where she financed a car at a lower rate and opened a savings account with the money she saved. Amber said, "HOPE took what could have been a hopeless situation and turned it around."



HOPE Consumer Lending Impact

From 1994 through 2015, HOPE made
15,150
 loans totaling
\$84.85 Million

In 2015,
57%
 of HOPE's consumer loans were
**credit-builder
 loans & payday
 loan alternatives.**



HOPE for SECURITY

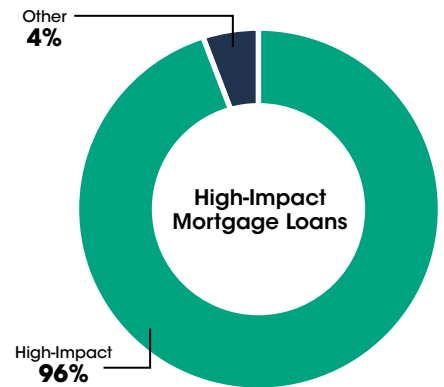
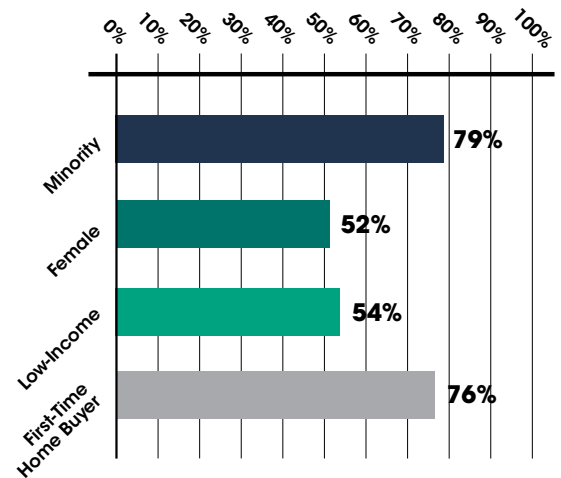
Home is Where the Heart is in Memphis, TN

When his wife died unexpectedly, Tommy needed immediate help to keep his home. "We weren't married when she bought the house. I had to refinance it and put it in my name," he said. Tommy and his wife lived in their home for 16 years, but in just a few months, the mortgage company had put the house up for sale while he was still living there. A friend referred him

to HOPE. Now a member for a little more than a year, his mortgage loan rate is more than 2.5 percentage points lower, and he is thankful that he can remain in the home that he and his wife once shared.

In 2015, **96%** of HOPE's new mortgage loans were high-impact loans. These are to minorities, female and low-income home buyers.

Mortgage Loan Borrower Characteristics 2015



HOPE for COMMUNITY

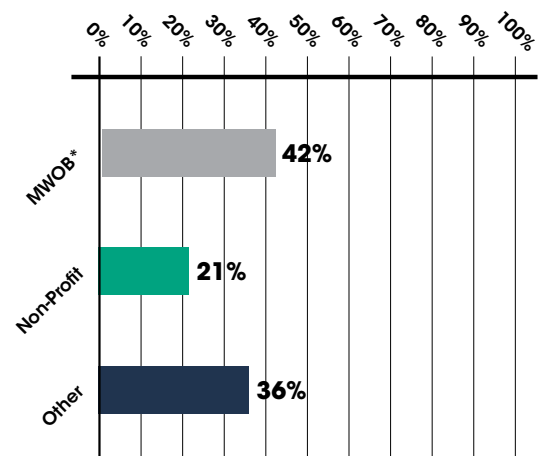
Ladders of Opportunity for Youth in Memphis, TN

Junior Achievement of Memphis works with more than 26,000 children a year. The organization's President, Larry Colbert said the organization needed to refinance an existing business loan to reach more students in Tennessee's Shelby County Schools. Larry came to HOPE, where he lowered his interest rate and found a

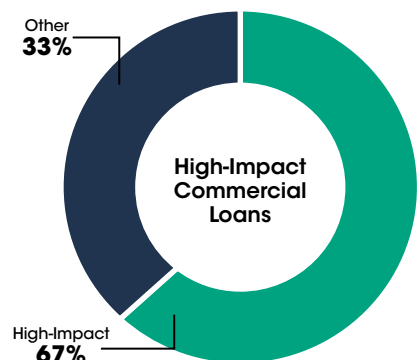
partner to provide financial literacy, work readiness and entrepreneurship training to Memphis students.

In 2015, **67%** of HOPE's new commercial loans were made in economically distressed communities, compared to **46%** by Mid South banks.

Commercial Loan Borrower Characteristics 2015



*Minority- and Women-Owned Businesses





HOPE for POSSIBILITY

Service with a Smile in Moorhead, MS

Alanna has always lived in the Mississippi Delta. Throughout her life, she watched as both people and businesses moved away from her hometown of Indianola. Before the HOPE branches in Itta Bena and Moorhead opened, Alanna used another financial institution. Today, Alanna drives an extra half hour to HOPE's Moorhead branch where she says the staff know her by name and have created a personalized plan to meet her financial needs. Alanna said, "I just feel comfortable every time I visit the branch and I tell my friends and coworkers to join HOPE because they will help you reach your financial goals."



Summit on Inequality & Opportunity Focuses on Closing Gaps

More than 300 policy makers, thought leaders, social entrepreneurs and practitioners gathered at the Aspen Institute Summit on Inequality & Opportunity to discuss strategies to address the widening income and wealth disparities in America. During the summit, HOPE CEO, Bill Bynum introduced Vice President Joe Biden, who discussed the root causes of poverty in places like the Mississippi Delta. Bill also spoke on a panel to share lessons from HOPE's experience in undertaking policy and program strategies to improve conditions in high-poverty areas.



HOPE Doubles Down in the Delta

During a financial inclusion forum hosted by the U.S. Department of the Treasury and the U.S. Agency for International Development, HOPE announced plans to open two new branches in Drew and Shaw, Mississippi. These facilities will combine with recently opened offices in Greenville, Itta Bena and Moorhead to form a cluster in the Mississippi Delta where residents can access HOPE's full range of development finance products and services.