



# Quarterly Report

OCT.-DEC. 2016

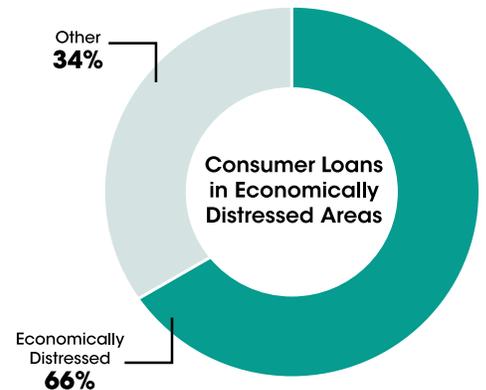


## Finding Common Ground

Bill was making a good living in construction, but seven years ago he and his family left their Indiana home to become fulltime missionaries. When their ministry took them to Arkansas to work in the local prisons, they needed a financial institution to help them save and make the most of their limited

income. They were excited to learn that HOPE shared their values of serving the underserved. Bill and his wife opened checking and savings accounts with HOPE, and are overjoyed to work with a credit union whose mission aligns with their own.

In the 4<sup>th</sup> Quarter of 2016,  
**53%**  
of HOPE's consumer loans were  
credit-builder loans & payday  
loan alternatives.

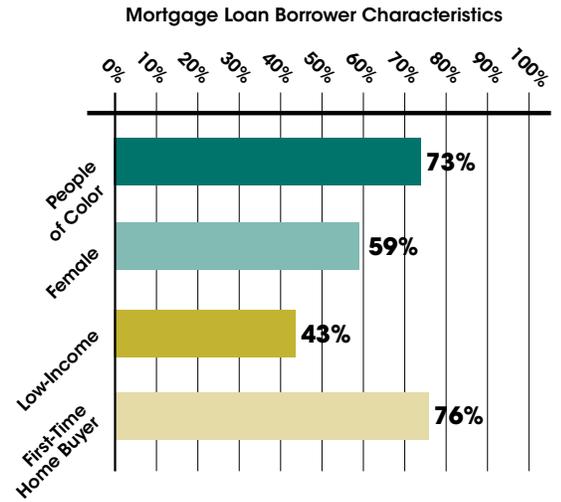




## A First Home

When Erynce decided to look for a place to live, she only considered apartments. "I didn't think buying a home was something I could do at 24 years old." That all changed when she walked into a HOPE branch. Thanks

to a mortgage loan from HOPE, the Memphis school teacher just moved into her first home. Today, Erynce has a lot of unpacking to do. "My favorite part of owning a home is getting mail that has my name on it."



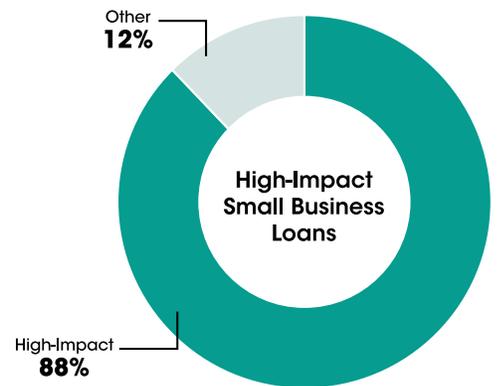
In the 4<sup>th</sup> Quarter of 2016,  
**99%**  
 of HOPE's new mortgage loans  
 were high-impact loans.  
*These are to minorities, female, low-income  
 home buyers and first-time home buyers.*



## Finding Place and Purpose

After Pastor Courtney Settle started Spirit of Christ Church in Memphis, not only did his congregation experience tremendous growth, but his rent also skyrocketed from \$400 to \$2,500 a month. Pastor Settle decided it was time for the church to buy a building.

After being denied by local banks, Pastor Settle was referred to HOPE, who worked with him to structure affordable financing. Now that the church owns the building, Pastor Settle says he can worry less about money and focus more on ministry.



From 1994 through  
 4th Quarter 2016, HOPE made  
**985**  
 business loans totaling  
**\$401.9 Million**



## *Dreaming Big*

Samantha says although she had a bank account, it was difficult for her to get loans from her bank because of her credit score. She heard that HOPE helped people repair their credit, and decided to join the credit union. A HOPE Borrow and Save loan helped boost Samantha's credit score. As a result, when her car stopped working, Samantha's improved credit allowed her to qualify for a HOPE auto loan. Now Samantha is dreaming bigger, and has her sights set on a new house, courtesy of a HOPE mortgage.



Husqvarna Outdoor Products | Nashville, AR

## *Creating Opportunity in New Markets*

A \$50 million New Markets Tax Credit (NMTC) allocation from the Treasury Department's Community Development Financial Institution Fund will enable HOPE to invest in high impact projects that bring jobs and vital services to struggling communities. To date, HOPE's NMTC activity has created or retained 3,000 jobs and facilitated access to high quality health care for over 100,000 patients.



Mobility Partnership | Moorhead, MS

## *Mobility Partnership Visits the Mississippi Delta*

In October, HOPE hosted the US Partnership on Mobility from Poverty on a 140 mile trip to learn about challenges and opportunities in the Mississippi Delta. Funded by the Bill & Melinda Gates Foundation and managed by the Urban Institute, the Partnership convenes experts from a range of fields to develop bold solutions that boost economic and social mobility. During their visit Partnership members shared a meal with residents in Moorhead; and engaged with local community development experts during a roundtable discussion at the BB King Museum in Indianola. To learn more, visit [www.mobilitypartnership.org](http://www.mobilitypartnership.org).