



HOPE Holds Annual Membership Meeting

*Members re-elect leadership,
hear about recent growth and future plans*

HOPE experienced another outstanding year, creating many new benefits and opportunities for HOPE members in

2010. Those gathered on March 26 at HOPE's Annual Membership Meeting learned how HOPE has been helping members to preserve assets in a challenging economy while also expanding our offering of products and services. Members also heard about their credit union's plans for the future and elected its board of directors.

During 2010, HOPE broadened its reach into the Mid South through a merger with the former East Central Credit Union and grew membership to over 27,000. This growth has allowed the credit union to offer new products and expanded services such as: mobile banking, the HOPE MasterCard

products and Individual Development Accounts (IDA).

In 2011, HOPE will introduce a new iPhone application, Rewards Checking (through Kasasa Cash and Kasasa Saver accounts), (that allow members to earn high interest on a totally free checking account with the added benefit of having a donation made to charity every time they use their debit cards), and a full range of insurance products through CUNA's Member Connect Insurance Program.

HOPE is committed to helping our members reach their financial goals and supporting small businesses and communities. HOPE's community and economic development initiatives for 2011 include the 10,000 Small Businesses Program, Fresh Foods Retailer Initiative, EPA Technical Assistance to Brownfields, National Foreclosure Counseling Initiative, HUD Homebuyer Education Counseling and our new Low Income Housing Tax Credit Equity Fund, just to name a few.

HOPE Members Can Now Take Advantage of CUNA's Member Connect Insurance Program

HOPE has always provided you and your family with quality products and services to meet your financial needs. Now, we are expanding our offerings to provide a group of custom insurance products at competitive rates.

HOPE has joined with a dedicated team of insurance professionals at the CUNA Mutual Group to launch CUNA's Member Connect Insurance Program at HOPE.

CUNA Mutual Group is the leading financial services provider to credit unions and their members worldwide, offering more than 300 insurance, investment and technological solutions.

The program allows HOPE to offer a diverse line of personal and property

insurance through CUNA Insurance Society and through CUNA Mutual partners: Liberty Mutual, E-Insurance, Progressive and Humana carriers.

Choose from a full range of insurance solutions:

- **Accidental Death and Dismemberment (AD&D)**
- **Individual Life Insurance**
- **Auto & Home Insurance**
- **Medicare**

CUNA and its insurance partners are ready to take your call about the program at 1-800-428-3932.

Want to Get a High Interest Rate on a Free Checking Account and Save Automatically?

Kasasa Cash Checking

With a new Kasasa Cash checking account from HOPE, you can earn a 3.5% interest rate on a totally free checking account with balances up to \$10,000 (no minimum balance). Just open an account and meet the easy monthly qualifications – things like using your debit card, accessing online banking and receiving e-statements. Not only is there no minimum balance, no monthly fees, and nationwide ATM fee refunds, but you get paid in cash – not points.

Kasasa Saver Savings

With a Kasasa Saver savings account, it gets even better. The cash generated from your high-interest Kasasa Cash checking account goes right into a Kasasa Saver savings account. Kasasa Saver makes saving easy and automatic.

This free, high-interest savings account links to your free Kasasa Cash checking account (you need both). ATM fee refunds are also automatically deposited into your free Kasasa Saver account every month. Now you can earn interest on the cash and refunds you receive from your Kasasa Cash checking account.

Open both accounts (or add Saver to your existing Kasasa Cash account) and meet the Kasasa Cash simple monthly qualifications, and you can take your saving to the next level.

Getting Started:

Join today and start earning cash and saving automatically. With Kasasa Cash and Kasasa Saver, you can enjoy

Benefits:

- Massive Interest
- Nationwide ATM Fee Refunds
- No Minimum Balances
- No Monthly Fees
- Free Online Banking and Bill Pay

Qualifications:

- Make 12 Point of Sale Debit Card Transactions
- Have 1 Direct Deposit or ACH Automatic Payment
- Receive E-Statements
- Access Online Banking

If you don't meet the monthly qualifications one month, don't worry. There are no penalties, and you still enjoy free checking and a smaller amount of interest to keep. Plus you can get back to earning a higher interest rate and ATM fee refunds the next month!

Can Identity Theft Insurance Really Protect You?

If someone steals your identity, having some way to protect yourself against the unpleasant consequences sounds like a good idea, but you should know that identity theft insurance may not be a perfect solution.

First, keep in mind that many of the identity theft insurance plans and other related services are being offered by the same organizations, such as banks and credit card companies, that are sometimes failing to protect your personal information. Insurance programs are revenue-producing programs that may not meet all of your needs.

Consumer experts say that most people don't need identity theft protection. Why? Identity theft insurance doesn't reimburse you for money that is stolen from you. Some policies pay expenses such as lost wages (often capped at \$2000), and legal fees, but a lawyer is usually not required to resolve an identity theft case.

The main requirement is your time in dealing with creditors to provide documentation and work out the issues. Even though some plans claim to cover the costs associated with resolving an identity theft case, the burden of dealing with creditors will still fall on you, because most creditors won't deal with anybody else.

Finally, identity theft is usually committed by someone known by the victim, often a relative. Since identity theft insurance generally doesn't pay if a family member commits the crime, you're not protected against the thing that is most likely to happen.

As an alternative to spending your hard-earned money on identity theft insurance, take steps to avoid being a victim.

When using social networking sites like Facebook, many users are unwittingly exposing their identities and potentially critical financial information.

Many Americans leave their social network profiles public, which means anyone can view their personal information. Some of that information, like birthplace, is among the most common "security questions" asked by financial institutions to verify identity. Other popular security questions include a pet's name, favorite book or music, or car color – all of which are often found on social networking sites.

To protect yourself, first make your profile private, so only people within your network can view your information and photos. Don't list your birthplace or birthdate on your profile, or other personal information commonly used as passwords or security questions. Never put your address or phone number on your profile. Protect your social security number and make sure you use a secure computer when you pay bills online.

Branch Closing Notice

HOPE branches will be closed in observance of the following holidays:

2011 HOPE HOLIDAY:	DATE OBSERVED:
MEMORIAL DAY	MONDAY, MAY 30
INDEPENDENCE DAY	MONDAY, JULY 4

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.

Community Spotlight: Regional HOPE Initiatives

HOPE is not your average credit union. As a community development credit union, HOPE offers more than just the great rates and convenient financial products and services you have come to expect. HOPE is also engaged in many exciting regional partnerships that strengthen communities, build assets and improve lives across the Mid South. Below are two examples.

HOPE Launches Program to Expand Fresh Food Access in New Orleans

HOPE recently launched the New Orleans Fresh Food Retailer Initiative (FFRI), a partnership with the City of New Orleans and the Food Trust that will generate \$14 million in financing for supermarkets and grocery stores in underserved areas of Orleans Parish. The financing will include forgivable and low-interest loans.

FFRI will enable vendors to open, renovate or expand retail outlets that sell fresh fruits and vegetables in those areas of the city where such access has been lacking, particularly for low-income residents. The investment will expand access to healthy food at affordable prices, provide quality employment opportunities and serve as a catalyst for neighborhood revitalization.

HOPE and Goldman Sachs Bolster Small Business Growth in New Orleans

HOPE is the lending partner for Goldman Sachs' the "10,000 Small Businesses" initiative in the Gulf Coast area of Mississippi and Louisiana. 10,000 Small Businesses is a comprehensive effort to unlock the growth and job-creation potential of small businesses across the United States through greater access to business education, mentors and networks, and financial capital.

With support from Goldman, HOPE is providing loans up to \$500,000 to existing businesses that have strong potential for growth and expansion. Other key partners in this effort include Delgado Community College, which offers a business education curriculum, and the National Urban League, which provides consulting services to participating entrepreneurs.

CONTACT HOPE

GENERAL ACCOUNT INFORMATION:

HOPE24 Telephone Banking: (877) 214-HOPE

HOPENet Online Banking: Go to www.hopecu.org, then login 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

Email: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS:

Dial (866) 321-HOPE to be connected to your local branch.