

MEMBERSHIP MEETING REVIEWS 2011, LOOKS AHEAD



HOPE supporters from Arkansas, Louisiana, Mississippi and Tennessee came together in Jackson, Mississippi, on March 31 for the annual membership meeting of Hope Credit Union and Hope Enterprise Corporation. During the event, members were updated about HOPE's programmatic and financial developments from the past year and provided input on priorities for 2012. After the membership meeting, a workshop was held for

HOPE Advisory Council members from across the region.

Highlights from 2011 included the introduction of Kasasa rewards accounts, implementation of the Member Privilege overdraft protection service, the launch of electronic statements, and establishing a branch Utica, Mississippi. "It was certainly a year in which HOPE made a difference for people in underbanked areas of the Mid South," said Hope Credit Union Chairman Robert Gibbs.

Over the coming year, the credit union will focus on refining and adding services, increasing usage by existing members, and expanding HOPE's reach in underbanked communities.

"Our goal is to become the preferred financial institution for underserved residents throughout our region, and for others who support economic justice in the Mid South," said HOPE CEO Bill Bynum.

During the meeting, the membership elected the following individuals to serve on HOPE's Board of Directors: Bill Bynum, Robert Gibbs, Caroll Spencer, Carmen Walker, and Neddie Winters.

PUT FINANCING WORRIES IN YOUR REARVIEW MIRROR



It's time to think about a new or used car, and the place to get financing is Hope Credit Union. We have money available for auto loans, and we're helping people get the vehicles they need with exceptional rates and terms that are second to none. But hurry; these special offers will end in May!

Our loan rates start as low as 3.25%, and we can make loans even to people with lower credit scores. We can finance cars for up to 60 months, and we will make loans on vehicles that are up to eight years old.

Our application process is simple. We require only a few supporting documents to complete an application.

Please don't hesitate to contact us if you have any questions about the lending process or for more information about our loan programs. You can also visit our website at www.hopecu.org to learn more.

UTICA RESIDENTS WILL GET NEW HOPE BRANCH



Residents of Utica, Mississippi, will soon enjoy more banking options at a new branch, thanks to HOPE's acquisition of an abandoned bank facility. The new location will accommodate additional offices for business and mortgage lenders, a night deposit, and an ATM, which will be the first in-branch ATM the town has ever had.

Over the coming weeks, HOPE will undertake minor renovations and will hold a grand opening later this spring.

HOPE24 GETS MAKEOVER



Our telephone banking system, HOPE24, has recently been upgraded. The new system supports more simultaneous users and allows members to perform a variety of functions, including checking account balances, reviewing transactions, and transferring funds.

The following top-level menu items will help you access all the main features of the service:

1. Account Balance
2. Account History
3. Transfer Funds or Make a Payment
4. Activate/Deactivate a Card
5. Change Audio Access Code

HOPE24 is still available around the clock every day of the week from any touch-tone phone. Just dial toll-free 1-877-214-HOPE (4673) to let your fingers do the banking.

THREE WAYS E-STATEMENTS ARE BETTER

Save time, save the planet, and keep your financial information more secure by signing up for E-statements from HOPE.

You will receive an email notification each month when your statements are ready to view. They will be available several days sooner than statements sent via the postal service.

By viewing your statements online, you eliminate the chance that someone will steal your statement out of the mail on its journey to you. You can save them to your computer or print them for review if you wish.

And by choosing to go paperless, you are conserving precious natural resources. You save trees, reduce chemical usage, and lower your carbon footprint associated with paper manufacturing, printing, and statement transportation.

To begin enjoying the benefits of E-statements, simply enroll by logging in to online banking and selecting the "Statements" option on the account menu.

You will be required to electronically sign the E-Sign Act disclosure and provide a working personal email address with initial enrollment. If an email notification of e-statements is returned as undeliverable, we will change your account statement status to paper, and it will be your responsibility to re-apply for E-statements.

VOTE, GIVE, GROW WITH STARBUCKS



HOPE is eligible to receive a grant from the Starbucks Foundation through the Starbucks Community Card: Vote.Give.Grow. program. But we need your help to achieve the maximum donation! It only takes a few minutes of your time to vote online, and it couldn't hurt to involve your friends and family.

Here's how it works.

During the month of April, Starbucks gift card holders can, visit www.votegivegrow.com and vote for Opportunity Finance Network (OFN). HOPE is a member of this national network of community development financial institutions. OFN will pass the money it receives through the program to its members - including HOPE. To get the full amount we qualify for, HOPE needs your vote! You can vote up to once per week.

Here are the steps:

- Go to www.votegivegrow.com
- Turn your Starbucks Card into a Community Card by signing in
- Vote for Opportunity Finance Network
- Come back & vote each week for the rest of April.

Thank you for your ongoing support of our mission.



HOMEBUYERS HAVE OPTIONS FOR SMALLER LOANS



While mortgage lending activity has decreased since the recession, there are still a large number of home hunters in the market. Families looking for less expensive houses have fewer options because many lenders won't consider home loans of less than \$50,000.

HOPE is filling the gap with its Small First Mortgage purchase loan. The product is designed for loan amounts of \$40,000 or less and is underwritten as a consumer loan. Growing numbers of real estate agents and partner organizations are connecting potential homeowners to HOPE as a solution to increased lending restrictions and an abandonment of the market that HOPE serves. Call us or stop by your nearest branch if you or someone you know is shopping for a home and could benefit from this unique loan option.

BRANCH HOLIDAY NOTICE

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

2012 HOLIDAY:	DATE OBSERVED:
MEMORIAL DAY	SATURDAY, MAY 26, AND MONDAY, MAY 28
INDEPENDENCE DAY	WEDNESDAY, JULY 4

Don't forget: HOPE is always open, even when the branches are closed. Just use , HOPENet Online Banking, HOPE Mobile Banking, or HOPE24 Telephone Banking to manage your accounts.



Federally Insured by NCUA.

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

E-mail: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS:

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

FIND HOPE NATIONWIDE

Did you know that HOPE has more than 4,500 locations across the country? It does as part of the Credit Union Service Center's shared branching network.

With shared branching, credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home credit unions. Whether you are at work, home or your favorite travel destination, your credit union is always nearby.

Anywhere you see the Credit Union Service Center name or swirl, you can conduct a range of transactions, such as:

- Deposits
- Withdrawals
- Loan Payments
- Make Transfers Between Accounts
- Purchase Money Orders, Travelers Checks and Official Checks (Most Locations)
- And More!

To take advantage of this service, you only need to:

- Identify HOPE as your credit union
- Provide your account number
- Present a valid government-issued photo identification

So remember that no matter where you go, you're never far from HOPE.