

Deposit That Check Right Now!

Would you like to spend less time, gas, and effort to deposit checks into your HOPE account? No matter where you are, you have the ability to deposit a check simply by using your smartphone. Known as remote deposit capture, this is one of the most powerful features of the new HOPE Mobile app.



You can easily deposit checks of up to \$1,000 directly into a checking or savings account without ever coming to a branch.* Simply select the "Deposits" icon, choose an account, enter the amount of the check, use your phone to take a picture of the front and back sides of the check, and submit the transaction with the press of a button.

Visit www.hopecu.org/mobile for more information and to watch a video tutorial of exactly how remote deposit capture works.

*Subject to the terms of the bank's depository contract. Deposits may not be available for immediate withdrawal.

Big Savings with Low Rates



HOPE is making some great loans available to our members right now. For many borrowers who were affected by the recent severe weather, this is an excellent opportunity to purchase another vehicle or make home repairs.

From April 1 until July 31, you can take advantage of some amazing offers. Whether you were affected by the hailstorms or have another need, you can still benefit from great loan rates and special bonuses that will save you money.

Our rates start as low as 3.25% APR* for new vehicle loans and 6.00% APR* for unsecured loans.** You can also enjoy the following benefits:

- No Documentation Fee (savings of \$50 for vehicle loans/\$10 for unsecured loans)
- Rate Reduction of 0.50% with Direct Deposit***
- Rate Reduction of 0.25% with Payments Drafted Automatically***

So whatever your needs may be, we've got a loan deal that can help you borrow for less. Call us or come by a branch today to start your loan application.

APR* means Annual Percentage Rate. **Loans are subject to credit qualifications and approval. *Floor rate 3.25%.

Do Five Things at Once with E-Statements

We're all looking for ways to make life easier and better. HOPE is here to help with e-statements, one of our most popular convenience services.

Having your account statements delivered electronically is a smart choice that offers some fantastic benefits. With e-statements, you can:

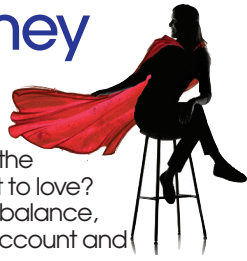
- Reduce Mailbox Clutter – Keeping another bulky envelope out of your way can lighten the load and reduce the chances that you'll miss an important document.
- Protect Yourself from Fraud – Switching to electronic statement delivery prevents sensitive information from being stolen during the mail delivery process.
- Get Faster Delivery – E-statements arrive more quickly because they don't require printing, processing, and mail delivery time.
- Stay Organized – Manage your statements the way you want. You can simply view them online, save them to your computer, or print them and file them in hardcopy form.



- Save the Planet – Conserving natural resources has never been more important. Going paperless saves trees, reduces chemical usage, and lowers your carbon footprint.

Find out more and sign up by visiting us online at www.hopecu.org/e-statements.

Don't Leave Money on the Table



The Kasasa family of accounts (Checking, Cash, and Saver) are some of the most popular that HOPE offers. What's not to love? You get a free account with no minimum balance, and you get paid back just for using the account and taking advantage of convenient services.

But are you getting the most out of your Kasasa account? No matter what you do, you earn a base rate of return on your accounts each month. Taking a few simple steps, however, can really boost the amount of money that goes back into your pocket – from .10% APY to 3.01% APY.*

Look at the difference it makes if you qualify for the bonus rate:

Average Balance	You Earn 1 Month/12 Months	
	Base Rate: 0.10%	Bonus Rate: 3.01%
\$100	\$.01/\$.10	\$.025 /\$3.01
\$500	\$.04/\$.50	\$1.24/\$15.05
\$1,000	\$.08/\$1	\$2.47/\$30.10

To get the higher returns, just do the following during every qualification cycle:

- Make at least 12 debit card purchases that post and settle;
- Have at least one direct deposit or automatic payment (ACH) post and settle;
- Be enrolled for and log into HOPENet Online or HOPE Mobile Banking; and
- Be enrolled for and receive e-statements.

Then just sit back and enjoy the rewards of doing business with HOPE.

*"APY" means Annual Percentage Yield. APYs listed are effective as of 03/01/2013. Fees, such as overdraft charges, may reduce earnings.

HOPE Members Gather to Hear Successes, Future Plans

HOPE made great strides for its members during the past year and is continuing efforts to strengthen communities, build assets, and improve lives in the Mid South. Hope Enterprise Corporation and Hope Credit Union held their joint annual membership meeting on Saturday, March 23, to review last year's accomplishments and to share plans for 2013.

During 2012, HOPE significantly expanded and enhanced services that benefit its membership and position the organization to extend its reach into more underserved communities. Upgrades to online and telephone banking systems, as well as the introduction of the new HOPE Mobile smartphone app (launched in December), provide greater convenience and easier account access and management.

Despite continued economic uncertainty and decreased lending from mainstream banks, HOPE engaged in more commercial, mortgage, and direct consumer lending than ever before. The credit union also introduced a new payday loan alternative that helps borrowers escape predatory lending relationships and improve their credit.

In the coming year, HOPE will continue its efforts to reach families and businesses in economically distressed areas. Electronic services will see additional improvements and will be used as avenues for building membership in non-branch markets. The organization will continue to fight the spread of bank deserts across the region, finance businesses that create jobs, and help provide solutions for homeownership and affordable housing needs.



HOPE Mobile: Same App, 35,000 New Locations

You are closer than ever to your HOPE accounts with the most recent HOPE Mobile upgrade. The app's "Locate" feature now shows more than 5,000 branches of other credit unions across the country that are part of the shared branching network. You can conduct business at a participating facility just as if you were at a HOPE branch.



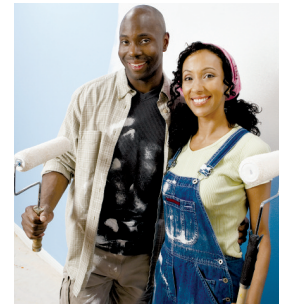
Additionally, you can find the closest no-fee ATMs and ATMs that will accept deposits. HOPE members can use more than 30,000 Co-op ATM locations without a charge. Simply tap the "Locate" icon to display branch and ATM locations within approximately 20 miles of your current location.

Get a Home Loan with a Little Something Extra

Maybe you've found that almost perfect home, but you want a new kitchen. Perhaps you need to refinance and would like to do a little remodeling, too. A special loan program from the Department of Housing and Urban Development (HUD) could be the perfect solution for you.

HUD's "203(k) Streamline Loan" allows borrowers to finance up to an additional \$35,000 on a new or refinanced mortgage for the purpose of making non-structural repairs or improvements. Projects permitted under the program range from fixing gutters to purchasing new appliances to replacing heating and air conditioning systems.

As a HUD-approved lender, HOPE can make 203(k) Streamline Loans to our members. Contact a mortgage representative to learn more about what this program can do for you.



Branch Closing Notice

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

2013 HOPE HOLIDAY:	DATE OBSERVED:
MEMORIAL DAY	MONDAY, MAY 27
INDEPENDENCE DAY	THURSDAY, 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.

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

Email: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS:

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