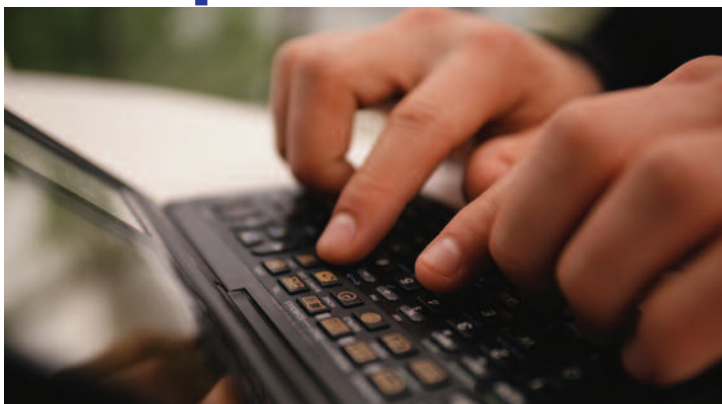




Get Help With Tax Returns and E-File Your Taxes For Free



Need help with your taxes? Let HOPE assist you in navigating the maze of credits and deductions. We'll even e-file your return for free! Starting January 15, 2010, tax assistance will be offered at select HOPE branches by appointment only.

HOPE and its partners are sponsoring Volunteer Income Tax Assistance (VITA) Sites to help people prepare and file their 2009 returns. Volunteers will be available to help you complete your paperwork and e-file your returns with the IRS.

Volunteers will also be able to determine if you are eligible for the Earned Income Tax Credit, which is a refundable Federal income tax credit for low-income working individuals and families.

Individuals and families who use the site will be able to e-file their federal and state tax returns electronically, and will receive any tax refund via Direct Deposit in 10-14 days. Interested individuals should bring the following:

- Social Security Cards for taxpayer and all dependents,
- HOPE Account Number, and
- All income statements including, but not limited to, all W-2s and 1099s.

Taxes will be done by appointment only at the following locations:

VITA Site Locations

Jackson	Memphis	Biloxi
Terry Road Branch 1748 Terry Road (601) 961-6740	Midtown Branch 1451 Madison Avenue (901) 721-8124	Gulf Coast Branch 188 Porter Avenue (228) 374-155

Contact the branch closest to you directly to set up your appointment for tax preparation. If you live in another area, you may call the IRS at 1-800-829-1040 to locate the nearest VITA Site.

New and Improved HOPENet Online Banking and HOPENet Plus with Bill Pay



Upgrades to HOPENet have made it simple to access your accounts and manage your money from anywhere and at any time with just the click of a mouse.

We have changed our look and navigation so you can find the information you need faster. Our more user-friendly website allows you to carry out your online transactions, find answers to your most common questions and keep up with the latest credit union news and promotions effortlessly.

The new online banking system will provide all the convenient features and options that you are accustomed to, along with many additional features. Log on today to:

Manage account transactions and view balances for all your accounts

Make loan payments

Transfer Funds among your various accounts

Schedule one-time or recurring transfers

Place stop payment orders

View and Print free copies of your cancelled checks

Reorder checks online

Download your account information into your personal financial software

Set Up email notifications to get up-to-the-minute account information

Branch Closing Notice

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

2010 HOPE HOLIDAY:

MARTIN LUTHER KING DAY
PRESIDENT'S DAY

DATE OBSERVED:

MONDAY, JANUARY 18
MONDAY, FEBRUARY 15

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.

All current online banking members will need to go through a simple re-registration process to access the new system.



Get a Refund Anticipation Loan Without Getting Taken

During income tax season, many people want to immediately take advantage of their IRS refund. The problem is, the refund anticipation loans offered by many companies take advantage of the borrower.

HOPE is offering refund anticipation loans (RAL) to people who use HOPE VITA Sites and open accounts to receive the refund via direct deposit. HOPE RALs are different and let you keep more of the refund amount for yourself.

	HOPE	Other Loans
Tax Preparation	\$0 *	\$120
RAL Processing Fee	\$25 **	\$30
Lender Loan Fee	\$0	\$30-\$100
Interest Rate	7%	70% - 700% ***

Based on these figures, HOPE members can save between \$150 and \$225 to get a RAL and can save hundreds of dollars over the life of the loan.

If you want to keep more of your money for yourself, visit HOPE's VITA Site and elect to receive your refund via direct deposit. We will help you do all the paperwork required to complete the RAL application.

To qualify for a HOPE RAL, you must:

- Have an existing HOPE account or open a new account
- Have your tax refund deposited directly into a HOPE account

Please contact your nearest branch or call us at 1-866-321-HOPE if you have questions about getting a refund anticipation loan.

* If filer qualifies for VITA Site Program ** The \$25 fee is for a lifetime membership at HOPE and opens a savings account with a minimum balance.

*** Effective interest rate.

Protect Your Account Information from Phishing Scams

During these difficult economic times, more and more criminals are looking for new ways to steal your money, so you need to be on the lookout for suspicious activity.

Phishing attacks are large-scale scams organized by people who keep trying the scam over and over until someone takes the bait, just like a fisherman who keeps casting a hook until he catches a fish.

One new way used to gain access to a victim's financial information is through online email scams and pop-up messages. The phishing scammer will send out emails that appear to be from legitimate web sites to gain access to personal and financial information from recipients.

Messages are made to look as though they come from well-known web-based merchants and may even have the company logo and working web links attached. Be suspicious of any message that asks for personal or financial information and prompts you to follow a link to an external web page for "more

information" or to "verify your account."

If you think you have been a victim of a phishing scam, forward the e-mail to spam@uce.gov or call the FTC help line at 1-877-FTC-HELP.

To protect yourself, observe the following tips:

- Don't reply to email or pop-up messages that ask for personal or financial information, and don't click on links in the message.
- If you receive an email that indicates there is a problem with an account you have, contact the institution or organization directly rather than responding to the email. You can reach them by using the numbers on your financial statements or on the back of your credit card.

HOPE does not contact members by email or phone to request account information for any reason.

Members Meeting Announced

All members of Hope Community Credit Union are cordially invited to attend the annual HOPE Members Meeting, at which we will review accomplishments from 2009 and summarize plans for 2010.

The meeting will be held on Saturday, March 27, 2010, in the large conference room at HOPE's main office, located at 4 Old River Place in Jackson, Mississippi. The meeting will begin at 10:00 a.m. and last approximately one hour.

The HOPE annual meeting will be held in conjunction with the ECD members meeting. This is an opportunity to hear about what your credit union is doing, how it is growing to serve even more people, and about new products and services that will give members more banking options than ever before.

Credit union members will also elect members of the Board of Directors and Supervisory Committee. These individuals will represent your interests in the credit union during their term, so their election is important to you. In accordance with the Hope Community Credit Union bylaws, the persons listed below are submitted to the membership for consideration for election to the Board of Directors and Supervisory Committee at the 2010 Members Meeting.*

Board of Directors Candidates (three-year terms):

- Austin Porter (Porter Law Firm – Little Rock, AR)
- James Brooks (MS Department of Education – Jackson, MS)
- Kay Shelton (Mid South Reads – Memphis, TN – To fill vacated term ending in 2011)
- George Penick (St. Andrew's Episcopal School – Ridgeland, MS)
- Regina Austin (Minority Capital Fund – Jackson, MS)
- Carol Burnett (Moore Community House – Biloxi, MS)

Supervisory Committee Candidates:

- Joanne Mickens (Parents for Public Schools – Jackson, MS)

We look forward to your attendance at the meeting.

**Nominations for vacancies may also be made by petition signed by one percent of the members with a minimum of 20 and a maximum of 500. Nominations made by petition must be received at HOPE's main office by the close of business on February 12, 2010. There will be no nominations from the floor if there is at least one nominee for each position to be filled. The election will not be conducted by ballot.*

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 Community 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.