

KASASA LETS YOU GET WHILE YOU GIVE

HOPE has introduced the newest member of the Kasasa account family: Kasasa Giving, the most compassionate banking account on the market. Kasasa Giving allows members to make charitable giving an integral part of every day.

Like all Kasasa accounts, Kasasa Giving is a free, rewards-based account, featuring nationwide ATM fee refunds, online banking, no monthly service fees, and no minimum balance to get the rewards. With Kasasa Giving, account holders earn high interest during every monthly cycle in which they qualify. Plus, for every qualified debit card swipe, HOPE will automatically contribute funds to a charity selected by the member. The more consumers use their debit cards, the more money they generate for their charity.



FOUNDATION FOR THE MID SOUTH

ARKANSAS • LOUISIANA • MISSISSIPPI
Expanding Knowledge. Improving Lives.

Kasasa Giving proceeds may be directed to support a local organization, the Foundation for the Mid South. This nonprofit organization improves lives in Arkansas, Louisiana and Mississippi by supporting efforts that promote high-quality education, good physical and mental health, financial security and solutions that allow communities to grow and prosper.

START THE NEW YEAR WITH NEW WHEELS



If you've been thinking about purchasing a new or used vehicle, now is a great time to act.

Dealer inventories are high, prices are low, and there is a wide selection of cars, trucks, and SUVs available for you to consider.

If you are looking for something that is more reliable, more fuel-efficient, more suitable for your needs, or just more fun to drive, make sure you come to HOPE for your best financing options. It's easy to apply, and we have competitive rates to keep your payments low.

Come in and see us at one of the branches or give us a call to see how we can help put you in the driver's seat.

Account holders can also support one of three national charities: the American Humane Association, Boys and Girls Clubs of America, or Stand Up to Cancer.

Open your account or get more information by visiting a HOPE branch or by signing up online at www.kasasa.com/hope.



BOYS & GIRLS CLUBS OF AMERICA



AMERICAN HUMANE



WANT JOBS WITH YOUR COFFEE?

Creating and retaining jobs continues to be a pressing need for stabilizing and growing the nation's economy.

One innovative approach, launched by Starbucks and the Opportunity Finance Network (OFN), gives people across the country an opportunity to make a dramatic impact on job development by donating at least \$5 to the "Create Jobs for USA" campaign. This effort will turn \$5 into \$35 through Community Development Financial Institutions (CDFIs), like HOPE, that provide financing to small businesses that are the catalyst for job growth.

Create Jobs for USA pools donations from Starbucks customers, partners (employees), and concerned citizens into a nationwide fund, managed by OFN, that is used to support community business lending. The initiative was seeded with a \$5 million contribution from the Starbucks Foundation, and all of the administrative costs are being paid by Starbucks.

Create Jobs for USA is accepting donations online at www.CreateJobsforUSA.org and at nearly 6,800 company-operated Starbucks stores in the United States; there are dozens of Starbucks stores in the Mid South region. One hundred percent of donations will go to local CDFIs to fund loans to community businesses - including small businesses, microenterprises, nonprofit organizations, and commercial real estate, and affordable housing developments - committed to creating and sustaining jobs all across the country. DuPont Building, a company financed by HOPE, is one of the stories featured on the Create Jobs for USA website.

Organizations like HOPE will be awarded funds from the initiative based on historic performance, pipeline, ability to leverage equity capital, sectors financed, and jobs created (both permanent and construction).

Donors who contribute \$5 or more will receive a red, white, and blue wristband displaying the message "Indivisible". The wristband is designed to serve as a symbol of Americans uniting with other Americans to help create jobs. The wristbands are individually handmade in the U.S.A., and all component materials are manufactured by U.S. suppliers, so the effort is also supporting American manufacturing jobs. The initial order of one million wristbands has already been almost exhausted, and an order for another one million wristbands has been placed.



TAX TIME AND SAVINGS:

You're probably already thinking about filing your taxes, and now is a good time to make smart decisions. A few things can help you save money now and for the future:

- If you use a tax preparation service, make sure to use a reputable one and compare prices between several companies.
- If you meet the qualifying criteria, use a Volunteer Income Tax Assistance Site. These sites provide tax preparation and filing services for free.
- Take advantage of the Earned Income Tax Credit (EITC) if you qualify. Depending on income and family size, the EITC can mean several thousand dollars in your pocket.
- Don't get a refund anticipation loan. If you file electronically, you'll receive any refund you are due in just a few days, and you can save several hundred dollars in fees and interest.
- Think about depositing your refund in a HOPE Traditional or Roth Individual Retirement Account. These accounts will help you save for retirement and may have tax advantages for you.

NOTICE OF 2012 MEMBERS MEETING AND BOARD CANDIDATES



Bill Bynum: Mr. Bynum is CEO of Hope Enterprise Corporation and Hope Credit Union. He has worked in the credit union industry for more than 27 years and serves on several boards, including the Foundation for the Mid South, Winthrop Rockefeller Foundation, Millsaps College, the Mississippi Children's Museum, and the President's Community Development Advisory Board.

Robert Gibbs: Mr. Gibbs is a Partner with Gibbs Whitwell, PLLC. Previously he served for seven years as Circuit Judge for the Seventh Circuit District of Mississippi. He also worked as Staff Attorney for Southeast Mississippi Legal Services, Assistant District Attorney for the Eleventh Circuit District, and Deputy Attorney General for the State of Mississippi.

Carol Spencer: Rev. Spencer is an Ordained Vocational Deacon in the Episcopal Diocese of Mississippi. She is on staff at St. Andrew's Episcopal Cathedral in Jackson, Mississippi, as the Coordinator of Outreach and Mission. She was an organizer for two Industrial Areas Foundation affiliates (the Amos Network in Mississippi and the Jeremiah Group in New Orleans), both faith-based community development organizations.

Carmen Walker: Ms. Walker is a National Board Certified Teacher who has taught Kindergarten in Noxubee County Schools for the last 29 years. She served as a director of East Central Federal Credit Union (ECFCU) in 2010, prior to its merger with HOPE, and was a member of ECFCU's Supervisory Committee from the early 1980s through 2010, becoming its chair in 2000. She also worked as a part-time teller in the Macon branch.

Neddie Winters: Rev. Winters is President of Mission Mississippi, a movement in the Body of Christ to reconcile individuals across racial and denominational lines, and serves as Pastor of Voice of Calvary Fellowship. He holds a bachelor's degree from Alcorn State University, a master's degree from The American University, and completed biblical studies at Reformed Theological Seminary in Jackson, Mississippi, and Stephen Alford Preaching Institute in Memphis.

*Nominations for vacancies may also be made by petition signed by at least 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 January 19, 2012. There will be no nominations from the floor.

All HOPE members are cordially invited to attend the annual meeting of the members of Hope Credit Union and Hope Enterprise Corporation. The meeting will be held at 10:00 a.m. on Saturday, March 31, 2012, at HOPE's main office (4 Old River Place, Jackson, Mississippi). The annual meeting is an opportunity to hear about developments at HOPE, and to provide input to the board and management.

During this meeting, members will also elect representatives to the Hope Federal Credit Union Board of Directors. In accordance with HOPE's bylaws, the following individuals are presented as candidates for election to the Board of Directors at the 2012 annual meeting.*

PROTECT YOURSELF FROM 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, pharming, spiffing, and spoofing attacks are large-scale scams organized by people who send fraudulent communications that either look legitimate or use the communication to infect a computer or redirect users to a fake website. Skilled con artists may use logos, design features and language that make it difficult to distinguish between legitimate messages and the imposters. They will also apply pressure by citing an emergency and insisting that you provide them with sensitive information to address an urgent situation—hoping your concern about the "problem" will overcome any doubts you have about the authenticity of the message.



There are things you can do to protect yourself:

- Don't reply to emails or popup messages asking for personal or financial information, and don't open any attachments such messages contain.
- Don't click on links that ask you for "account verification" or to provide passwords or PINS because of "suspected fraud".
- If you receive a message indicating there is a problem with an account you have, visit the institution's website by typing the address in your web browser's address bar rather than clicking on links in the message.
- If you get a phone call asking for account information, be aware that people can alter the caller ID data displayed on your phone. Hang up and call the institution directly at the number on your statements or the back of your card.

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

MEMBERS ENJOY NEW PRIVILEGE AT HOPE



Keeping up with your finances can sometimes be difficult. Anyone can make an occasional mistake with account balances and outstanding transactions.

HOPE is helping members avoid the inconvenience, expense, and embarrassment of overdrawn accounts as part of its new Member Privilege Program. This service will be introduced in mid-January for everyone with an Easy Checking, Easy Checking Plus, or Kasasa checking account. The service will automatically cover checks, teller withdrawals, and preauthorized recurring debit card transactions. Members can opt-in to having ATM and everyday debit card transactions covered as well.

BRANCH CLOSING NOTICE

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

2012 HOLIDAY:

MARTIN LUTHER KING, JR. DAY

PRESIDENTS' DAY

DATE OBSERVED:

SATURDAY, JANUARY 14,
AND MONDAY, JANUARY 16

SATURDAY, FEBRUARY 18,
AND MONDAY, FEBRUARY 20

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

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.

Checking account holders will receive program guidelines and opt-in forms in the mail. If you don't have a checking account but are interested in opening one to take advantage of this service, additional information can be found online at www.hopecu.org or by visiting a branch. You can also learn about other ways, such as automatic transfers from savings to checking, to manage your accounts and avoid fees.

