

Welcome to Your New HOPE Branch!

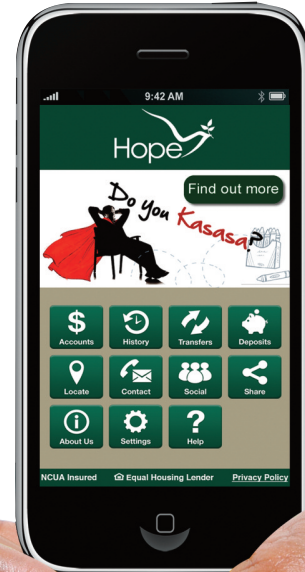
HOPE has just introduced HOPE Mobile, a new smartphone app that lets you take HOPE with you wherever you go and stay in control of your finances. Whether you have an Apple or an Android phone, the full power of your HOPE accounts is literally in the palm of your hand.

HOPE Mobile features screens that are easy to read and information that is conveniently organized. Buttons for navigation are always handy, and all of the main functions are easily accessible. HOPE Mobile also keeps your personal

information safe with data encryption for all activities.

Learn more and download the app at www.hopecu.org/hopemobile. You can also scan the QR Code with your phone to go straight to the HOPE Mobile page.

The first 1,000 people who register for the app will be automatically entered into a sweepstakes for a new smartphone. See our website for complete details.



Keep HOPE with you by downloading HOPE Mobile today!
Available in the Apple Store or the Android Market.

Data Rates May Apply.

2013 Membership Meeting Scheduled, Board Candidates Announced



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 23, 2013, at HOPE's main office (4 Old River Place, Jackson, Mississippi). The annual meeting is an opportunity to hear about HOPE's achievements over the previous year, learn about plans for the next 12 months, and 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 2013 annual meeting.*

Ivye Allen is President of the Foundation for the Mid South in Jackson, Mississippi.

James Brooks is the retired Supervisor of Driver Education for the Mississippi Department of Education in Jackson, Mississippi.

Carol Burnett is the founder and Executive Director of the Mississippi Low-Income Child Care Initiative and Executive Director of Moore Community House (MCH) in Biloxi, Mississippi.

George Penick is Head of School at St. Andrew's Episcopal School in Jackson, Mississippi.

Austin Porter is the owner of Porter Law Firm in Little Rock, Arkansas.

Emily Trenholm is Executive Director of the Community Development Council of Greater Memphis in Memphis, Tennessee.

*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, 2013. There will be no nominations from the floor if there is at least one nominee for each position to be filled. There will be no nominations from the floor.

Roll Into the New Year!



If you didn't get a new set of wheels as a present this holiday season, a vehicle loan from HOPE could get you on the road for 2013. Rates are low, and there are plenty of new and used vehicles from which to choose.

Maybe you're looking for something a little different. We also make loans on motorcycles, recreational vehicles and boats. So no matter what your preferred method of getting around may be, HOPE can help you put the miles behind you.

Check out information about what we offer by visiting our website, or stop by a branch to start the application process. Then hit the road and enjoy your new ride.

What Can HOPE Mobile Do for You?

Our new mobile banking app takes all the key functions of a branch and puts them on your Apple or Android phone. You get a wealth of features that help you manage your money just by tapping and swiping.

Manage your HOPE deposit and personal loan accounts with the same application. It's a single tool for all your needs.

Stay on top of what is happening with your accounts. See details of your last 60 transactions.

Make a deposit without ever going to a branch. Just take a picture of any check and send it to us through the application. Simple.

Move money from one HOPE account to another with ease. You can transfer funds immediately or schedule a transaction for a future date.

If you do need to come visit us, it's easy to get information about the nearest branch, including a phone number and a map to help you find the way as well as non-HOPE ATMs that you can use free of charge. The January 2013 update is also scheduled to show shared branching locations.

You can call our Member Service Center, connect to the HOPE24 Automated Telephone Banking System, or send us an email - all directly from the application.

Help is only a click away. The application can help you remember your username, retrieve or change your password, and add another user.

Visit our website and watch our online videos to find out more about how you can benefit from connecting to HOPE on your phone.

Some HOPEAnytime Debit Card Transactions Restricted in Certain States

Many financial institutions have seen significant amounts of fraudulent activity in certain states. In response, HOPE has placed a block on signature-based transactions in Arizona, Delaware, Florida, Georgia, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Texas and Virginia. This restriction is to protect members from unauthorized individuals accessing their accounts and applies to signature-based transactions only.

You can still use your HOPEAnytime Debit Card in these states by:

- Performing a PIN-based transaction for purchases.
- Presenting your card at the register and having the merchant enter the full card number in the processing system. Merchants should ask you to present a valid form of identification before completing the transaction.

We regret any inconvenience this may cause, but determined that this was the best and least intrusive option based on careful consideration of the risk to our members and the potential for fraudulent activity on accounts.

Remember that you should always keep your card secure, prevent your PIN from being discovered by other people, and do not provide your card number or other personal information to suspicious entities.



Have a Check? Phone It In.

One of the most innovative and useful features of the new HOPE Mobile app is the remote deposit capture function. This allows you to deposit a check to one of your accounts without ever coming to a branch.

Select the "Deposits" option and follow the prompts to enter the account to which you want to make the deposit and the amount of the check. Then just snap a picture of the front and back sides of the check. The



app will send the deposit to us after you confirm that the information is correct.

It's just one more way that HOPE is working for you.

HOPE Revises Schedule of Fees

After a thorough review of the costs associated with different banking activities and an analysis of amounts charged by other institutions, HOPE's board approved changes to some of the fees charged by the credit union. The changes will become effective on March 1, 2013.

Some amounts are decreasing and some are increasing. HOPE fees are very competitive and we continue to offer the most affordable financial products in the industry. The new Schedule of Fees document is available on our website or in printed form from any full-service HOPE branch.

Branch Closing Notice

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

2013 HOPE HOLIDAY:	DATE OBSERVED:
NEW YEAR'S DAY	TUESDAY, JANUARY 1
MARTIN LUTHER KING, JR. DAY	MONDAY, JANUARY 21
PRESIDENT'S DAY	MONDAY, FEBRUARY 18

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.