

## Take Credit with the New HOPE Platinum MasterCard

Instead of carrying a lot of cash or going through the hassle of writing checks, just swipe and sign and you are out the door. With a HOPE MasterCard, you will enjoy the convenience and ease of using your credit card, while also enjoying the following benefits:

- No annual fee
- Low introductory rate of **4.99% for 6 months** on purchases
- Low introductory rate of **4.99% for 12 months** on balance transfers
- Low annual percentage rate
- Get a credit line up to **\$10,000**, upon credit approval
- Earn **1 reward point for every \$1** spent on purchases, with a rewards program card
- 24-hour online account access and more

Make the right choice for you; select and apply for any one of the following credit cards:

- Unsecured Platinum MasterCard
- Secured Platinum MasterCard
- Unsecured Platinum Rewards MasterCard
- Secured Platinum Rewards MasterCard



Even if your credit isn't perfect, you may still qualify for our secured card. Secured credit cards work by placing money in a member's account and reserving it against

credit limits. Members with higher scores can also select the secured card option and receive lower rates.

### Reward Yourself

With a HOPE Platinum Rewards MasterCard, you will be eligible to earn points toward your choice of travel, gift cards, or merchandise rewards. Travel awards include airline tickets, cruises, hotels, and car rentals. With over 500 merchandise awards and more than 35 gift cards to choose from, the HOPE MasterCard is a great way to earn something for purchases you already make.

When you make your first purchase or transfer an existing credit card balance to HOPE, you will earn 1,000 bonus points. Redemption levels start as low as 2,500 points.

Visit your local branch to apply for a HOPE MasterCard credit card today, or contact the Member Services Center toll-free at **1-866-321-HOPE** for more information.

## Your Credit Report: It Pays to Stay Informed

*Can a credit monitoring service really keep a better eye on your credit than you can?*

With all the concern over identity theft and an increase in the number of cases of stolen financial data, many consumers are eager to protect their personal information and credit.

Although there are many ways to safeguard your private information and avoid scams, reviewing your credit report regularly for errors and unauthorized or suspicious activity is one of the best ways to detect ID thieves.

A number of companies have created services to help people monitor their credit information and offer various products to help defend against criminal activity and recover financially if an individual's credit is damaged.

Most credit monitoring services offer their programs as "privacy protection" or "anti-ID-theft" services. But be aware that monitoring your credit report does not prevent identity theft, it simply provides a potential early warning.

The actual services provided for the subscription price vary widely among different companies. In general, they promise to check your report regularly for suspicious activity and alert you if anything unusual is found.

They also provide you with copies of your credit report and credit score (though not necessarily your FICO credit score) at stated intervals. Some offer "fraud resolution" services and fraud insurance.

You may be able to view your report online anytime, but the services typically update the information only at stated intervals, which usually range from daily to quarterly. The more frequent the monitoring, the better.

Both the credit industry and consumer experts in privacy and personal finance agree that individuals need to monitor their credit reports regularly.

But do credit monitoring services help you monitor your credit report more conveniently or effectively? Many consumer groups feel that monitoring services generally charge a high price for something most consumers can do themselves for free or for considerably less than the relatively high subscription costs. Most everyone agrees that the services may be most useful for consumers who have experienced ID theft and who are at high risk for it.

Each consumer must do his or her homework and make the choice appropriate for individual circumstances. Federal law requires each of the three major credit reporting agencies (Equifax, Experian, TransUnion) to provide one annual free credit report to each individual upon request. Some state laws also provide consumers with access to more than one free credit report annually.

**The official website for ordering your free reports online is [www.annualcreditreport.com](http://www.annualcreditreport.com).**

Please note that this is the only official free website. Making sure you go to the right website will help you avoid unofficial sites, interested mostly in selling you something, and imposter sites that steal your personal information.

If you would rather order your free reports by phone, the toll-free number is **1-877-322-8228**. You may also order by mail using an order form available from the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov).

# HOPE Mortgages Make the Dream of Homeownership a Reality

With interest rates at an all-time low, now may be the perfect time to buy a home. Whether you are looking for your first home or considering your dream home, HOPE can help. Perhaps you're already a homeowner but want to reduce your monthly payment.

No matter what your situation, a HOPE Mortgage loan could be the answer to your needs. Our mortgage lenders will work with you to make sure you have the information you need to make the right decisions.

HOPE Mortgage loans are designed with our members in mind. They feature low rates, an easy application process, and there are never any hidden fees. You may even be able to qualify for a mortgage with no down payment.

We offer a variety of loan options, including:

- Conventional Loans
- FHA Loans
- HOPE Mortgage Program
- Revenue Bond Program (available in certain areas)
- USDA Rural Housing Loans
- VA Loans

Call us or visit a HOPE branch to find out how you can take advantage of a HOPE Mortgage. You can also complete an online mortgage application with our new eMagic service at [www.hopecu.org](http://www.hopecu.org)



# HOPE Membership Votes on Field of Membership, Charter Changes

On June 19, HOPE members approved changes to HOPE's field of membership and charter that will allow the credit union to carry out its mission more effectively.

HOPE's field of membership has been changed from a single common bond to a multiple common bond. This will allow the credit union to more easily add groups that have common bonds, but are not included in the groups that are in HOPE's current field of membership, making it easier for more individuals to join HOPE.

The change from being a state-chartered to a federally chartered credit union will streamline HOPE's regulatory requirements. Because of its unique operations and multi-state territory, many HOPE initiatives have required approval at both the state and federal levels. Also, HOPE was required to have supervisory examinations conducted by both NCUA and the Mississippi Department of Banking.

Both of these changes will enable HOPE to focus more resources on extending responsible financial products and services to its members.



## Branch Closing Notice

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

2010 HOPE HOLIDAY:	DATE OBSERVED:
LABOR DAY	MONDAY, SEPTEMBER 6
COLUMBUS DAY	MONDAY, OCTOBER 11

*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.*

# Finances on the Go with HOPE Mobile Banking



Now it is easier than ever to meet your banking needs on the go with HOPE's new Mobile Banking service. Mobile Banking with HOPE is simple, convenient, and available 24 hours a day.

This free service allows you to access your accounts anytime, anywhere using your mobile phone. You can check account balances, transfer funds, and view your transaction history, all from your handheld mobile device.

HOPE Mobile Banking is available to members with any type of HOPE account. You must be signed up for HOPENet to sign up for Mobile Banking. Any phone that can send and receive SMS text messages can use the texting feature, and any phone with a web browser and a data plan can use the Internet feature.

Get started today! Just log onto HOPENet and follow the link for Mobile Banking. You will need the phone number you wish to use to access the service.

## CONTACT HOPE

GENERAL ACCOUNT INFORMATION –

**HOPE24 Telephone Banking:** 1-877-214-HOPE

**HOPENet Online Banking:** Go to [www.hopecu.org](http://www.hopecu.org), then login to HOPENet.

**DEPOSITS –** Phone: 1-866-321-HOPE

**E-mail:** [deposit@hopecu.org](mailto: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](mailto:consumerloan@hopecu.org)

**Mortgage Loans –** E-mail: [mortgageloan@hopecu.org](mailto:mortgageloan@hopecu.org)

**HOPE Affinity Network –** E-mail: [affinity@hopecu.org](mailto:affinity@hopecu.org)

**Supervisory Committee –** Phone: (601) 944-1100

Email: [supervisory.committee@hopecu.org](mailto:supervisory.committee@hopecu.org)

**BRANCH PHONE NUMBERS:**

Dial 1-866-321-HOPE to be connected to your local branch.