

HOPE Awarded NeighborWorks® Membership



HOPE has joined with NeighborWorks America to expand the availability of affordable housing throughout the Mid South.

NeighborWorks

America is the nation's leading trainer of community development and affordable housing professionals, and membership within their network is a significant achievement for HOPE. As a NeighborWorks America member, HOPE will receive an initial investment of \$300,000 to support our work.

HOPE has worked tirelessly for over 15 years to build quality affordable housing and to provide financing with reasonable terms to homebuyers across the Mid South. Since 2000, we have improved the quality of life for more than 12,000 individuals by expanding access to homeownership through homebuyer counseling programs and affordable housing options.

"We are excited about joining the NeighborWorks network. Having the ability to access the powerful resources and best practices in affordable housing will allow us to more efficiently serve residents in our region," said HOPE CEO Bill Bynum.

For more information about HOPE's affordable housing products or NeighborWorks® America, visit us online at www.hopecu.org

Friend and Follow: HOPE's Social Media

HOPE recently launched accounts on social networking sites Facebook and Twitter so investors, customers and friends can join in the conversation about HOPE. The Credit Union page will provide news from our branches, customer alerts and financial literacy information.

Our Hope Enterprise Corporation page will provide news on the corporate business, including projects, partnerships and topics such as affordable housing and community reinvestment.

The Twitter channels for HOPE will feature some of the information posted on the Facebook pages in addition to news for those interested in HOPE's community development financial work and the credit union.

Find links to HOPE's Facebook and Twitter pages on www.hopecu.org. You can also "like" Hope Enterprise Corporation on Facebook at www.facebook.com/HopeEnterpriseCorporation or follow us on [Twitter@Hope_Enterprise](https://twitter.com/Hope_Enterprise).

Also, please subscribe to our YouTube channel at youtube.com/ECDHOPE.



Make It Personal... Design Your Own HOPE MasterCard!

Every HOPE member is unique, and now your Hope Credit Union MasterCard can be just like you. Design Your Own Card (DYOC) is a new and exciting feature of our card program that allows you to personalize your credit card. For the ultimate in personalization, you can place a personal photo—such as family, pets or a vacation shot—right onto your credit card.

If personal pictures are not your taste, you can also choose from an online catalog of images, including sports themes and civic causes. The options are endless, and the process is quick and simple. Order your new personalized Hope Credit Union MasterCard today.

If you already have a credit card, simply visit our website at www.hopecu.org and click on the credit card icon on

the home page. A tutorial will walk you step-by-step through the process of designing and ordering your personalized Hope Credit Union MasterCard.

Don't have a HOPE credit card? Simply visit your local branch to learn more about the many features and benefits of our Platinum MasterCard and to apply for yours.



Understanding Your Credit Score

Did you know that your credit score can affect you in a number of ways? In addition to determining whether or not you qualify for a loan, it can also be used to determine how much you have to pay in interest. Your credit history may also influence your ability to get a job; some employers may look at credit histories during the application process. So it's important to understand how your credit score works and how to improve it.

1) Payment History: 35%

This category is the single most important factor in determining your credit score; it includes payment history information about several different types of accounts, such as credit cards, retail accounts and installment loans.

2) Capacity (Amount You Owe): 30%

The credit scoring model weighs capacity heavily because it knows that the majority of Americans who go bankrupt charge their cards to the limits before they file. It is in your best interest to keep balances low on all revolving credit and to pay off debt on open accounts instead of closing accounts and consolidating outstanding debt into one or two accounts with higher balances.

3) Length of Credit History: 15%

Lenders like to see people with established credit histories. Even if you no longer want to use an older account, you should think twice before closing it. But, be cautious about opening too many new accounts to try and build your history. (See item 5).

4) Types of Credit: 10%

The process looks at the overall mix of credit, such as credit cards, mortgages or consumer finance accounts. Try to

maintain a balance of account types, but don't open new credit accounts for balancing purposes unless necessary. It is unlikely that adding accounts in different categories will improve your credit score.

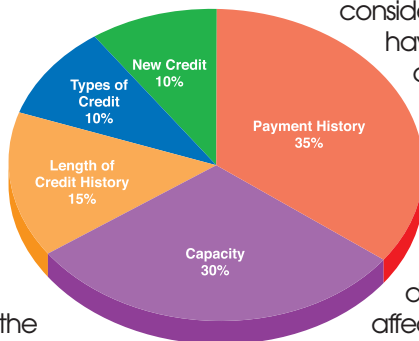
5) New Credit: 10%

Approximately 10% of your credit score is based on how many recent new accounts you have established. This item considers the number of open accounts, how long they have been open, recent requests for credit reports, and the amount of time since previous credit report inquiries were made by potential lenders.

If you're going to go "rate shopping," make all your inquiries within a two-week period, as you can make an unlimited number of inquiries and they will only be counted once in that time frame. Also note that if you check your credit score by going directly to the credit-reporting agency, it will not affect your credit.

The official website for ordering your free reports online is 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.



Sign Up for New E-Statements!

Sign up for new e-statements from HOPE and have your statements delivered right to your inbox! You can view them online, print them out, or save them to your files. Each month, you'll receive an e-mail notifying you when your e-statement is ready to be viewed at our secure web site.

Getting your statement online through e-statements is:

- **More Convenient** than paper
- **More Secure** than receiving statements through regular mail
- **A Quicker Way** to see your statements
- **Easier to Store** than bulky printed statements

To enroll for the convenience of e-statements, log in to HOPENet Online Banking at www.hopecu.org and select the **Statements** option on the account menu.

**You will be required to electronically sign the E-Sign Act disclosure and provide a working personal email address with initial enrollment.*

**If an email notification of e-statements is returned undeliverable, we will change your account statement status to paper and it will be your responsibility to re-apply for e-statements.*

Branch Closing Notice

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

2011 HOPE HOLIDAY:	DATE OBSERVED:
LABOR DAY	MONDAY, SEPTEMBER 5
COLUMBUS DAY	MONDAY, OCTOBER 10

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 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.

