

HOPE MAKES SIGNIFICANT COMMITMENT TO CREATING OPPORTUNITY IN MID SOUTH



HOPE will double its presence and impact in underserved and distressed Mid South states by 2016. In response to the decline in traditional financial services in low-income communities across the region, HOPE will merge with other credit unions, acquire bank branches, open new locations, and roll out mobile financial services to reach the most underserved households in remote locations. Through these activities, HOPE will add 11 new branch locations and increase its membership from 26,000 to 60,000 individuals, providing residents with access to retail products and services, loans for small businesses, mortgages, and other initiatives that stabilize lives and neighborhoods.

For more than 18 years, HOPE has worked to close financial service gaps in the Mid South, and its successes uniquely position the organization to solve issues facing the nation's most impoverished region. The credit union recently announced a significant commitment to fighting the growing bank deserts in the region.

HOPE recently joined some of the nation's other leading public, private and nonprofit organizations at the Clinton Global Initiative America (CGI America) conference in Chicago. HOPE was part of the financial inclusion working group at the event. During the closing session, HOPE was featured on stage as CEO Bill Bynum announced the following commitment:

"It's hard to imagine that HOPE could grow from a single branch with 2,000 members to what it is today, and it is humbling to think about how many lives we have touched," said Bynum. "But there is still such great need across the region, and HOPE can be a significant part of the solution to the financial and economic development issues facing residents and communities."

The credit union is already pursuing a variety of strategies and partnerships that will allow it to achieve these goals. HOPE is making substantial investments in technology and securing resources that will support this expansion.

FAMILIES CELEBRATE COMING HOME IN CENTRAL CITY



A housewarming celebration was held June for the first two families that have moved into homes in the new Radiant Blossoms development at Saratoga Square. These quality, affordable houses built by HOPE will help make the dream of homeownership a reality for low- and moderate-income New Orleans residents.

Radiant Blossoms adds six single-family units to New Orleans' stock of affordable housing for people

who meet income and other eligibility requirements. The residences feature three bedrooms with two baths, energy-efficient appliances, environmentally friendly building materials and construction methods, and security systems.

The homes are located in the heart of the historic Central City neighborhood close to the Central Business District, giving residents convenient access to important city services such as transit routes, police and fire stations, and quality schools. This effort is part of a comprehensive redevelopment of the area that includes single-family homes, multi-family rental housing, retail space, and commercial business facilities.

The development was made possible through HOPE's partnership with the Louisiana Housing Finance Agency (LHFA) and is part of the U.S. Department of Housing and Urban Development's Neighborhood Stabilization Program.

UTICA RESIDENTS CELEBRATE NEW HOPE CREDIT UNION BRANCH



Families and businesses in the Utica area marked HOPE's move to a new facility with a ribbon-cutting ceremony and open house on May 25 and 26.

HOPE renovated an abandoned bank branch to expand its service to residents of Utica and surrounding communities. The location at 106 East Main Street is just around the corner from HOPE's original modular office, but the larger facility will support increased access to a broader range of the credit union's financial products and services for its member-owners.

With an additional 3,000 square feet, the branch will have space for members to meet with small business lenders and mortgage originators. The building will house a night deposit drop and an ATM – the first provided by a local financial institution.

Expansion into the Utica market is part of HOPE's commitment to reversing the trend of bank deserts that are spreading across the region. HOPE continues to work with local communities and residents to make affordable, responsibly structured financial solutions available to underbanked areas across the Mid South.

BRANCH HOLIDAY NOTICE

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

2012 HOLIDAY:	DATE OBSERVED:
INDEPENDENCE DAY	JULY 4
LABOR DAY	SEPTEMBER 1 & 3
COLUMBUS DAY	OCTOBER 6 & 8

Don't forget: HOPE is always open, even when the branches are closed.

Just use HOPENet Online Banking, HOPE Mobile Banking, or HOPE24 Telephone Banking to manage your accounts.

DO YOU WANT SOME KASASA FOR YOUR FRIES?



HOPE staff spent a recent Friday treating diners to lunch at Burger-Burger, a local hot spot in Biloxi, Mississippi, as a way of promoting the credit union's Kasasa accounts. HOPE representatives reminded people that the Kasasa family of products puts money back in their pockets with massive dividends just for using the free checking account features.

Guests received vouchers for their meal purchase, and HOPE's Kasasa super heroes talked with patrons

about feeling the power of an account that gives them what matters most. Many people were also interested in shared branching options that let them access their accounts even when they are traveling and are not close to a HOPE location.

HOPE has been part of two successful restaurant takeover events and is planning more activities in local markets across the region.

Do you Kasasa?

IS THERE MONEY IN YOUR HOME?

For many Americans, their house is their most valuable asset. However, people often forget that they can use the equity in their home to borrow money for important needs.

A home equity loan from HOPE could be the perfect way to finance projects and purchases. Vehicles, home improvement projects, appliance purchases, and even educational expenses can be paid for by the equity you have accumulated in your residence.

Contact a HOPE consumer lender about our easy application process and low rates. We can provide loans for up to 80% of your home's value. So see us about the money you need for the things you want.

MAKE IT PERSONAL - DYOC

Every HOPE member is unique, and now your HOPE MasterCard can be just like you. Design Your Own Card (DYOC) is a popular feature of our card program that allows you to personalize your credit card. For the ultimate in customization, 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 through the process of designing and ordering your personalized HOPE MasterCard.

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

IDENTITY THEFT INSURANCE: IS IT RIGHT FOR YOU?

If someone steals your identity, having some way to protect yourself against the unpleasant consequences sounds like a good idea. But you should know that identity theft insurance is not a perfect solution.

Keep in mind that many of the identity theft insurance plans and other related services are being offered by the same organizations, such as banks and credit card companies, that are sometimes failing to protect your personal information. Insurance programs are revenue-producing programs that may not meet all of your needs.

Consumer experts say that most people don't need identity theft protection. Why? Identity theft insurance doesn't reimburse you for money that is stolen from you. Some policies pay expenses such as lost wages (often capped at \$2,000) and legal fees, but a lawyer is usually not required to resolve an identity theft case.

The main requirement is your time in dealing with creditors to provide documentation and work out the issues. Although some plans claim to cover the costs associated with resolving an identity theft case, the burden of dealing with creditors will still fall on you, because most creditors won't deal with anybody else.

In addition, identity theft is usually committed by someone known by the victim, often a relative. Since identity theft insurance generally doesn't pay if the crime is committed by a family member, you're not protected against the thing that is most likely to happen.

As an alternative to spending your hard-earned money on identity theft insurance, take steps to avoid being a victim. Protect your social security number. Pay bills online instead of having them mailed to you. Shred documents that contain personal information. Opt out of credit card offers (call 888-5-OPTOUT) to reduce the chance that an offer could be stolen from your mailbox or trash and used to set up an account without your knowledge.

MAKE CHECKING EASY AT HOPE

More and more people are making HOPE their primary financial institution. For almost everyone, that means having a checking account for day-to-day needs. For some, a checking account is a tool that helps them move away from the higher fees of megabanks or predatory lenders and toward a service provider that saves them money.

HOPE has two great checking options with the Easy Checking and Easy Checking Plus accounts. Both offer great features and all the convenience you deserve:

- ATM or Debit Cards
- HOPENet Online Banking
- HOPE Mobile Banking
- HOPE24 Telephone Banking
- Direct Deposit
- Automatic Transfers and Drafts

We can help you choose the best option:

Easy Checking	Easy Checking Plus
<ul style="list-style-type: none">• Paper-Free Transactions• \$25 Minimum Balance• \$9.95 Monthly Service Fee (Waived with \$250 Minimum Balance)	<ul style="list-style-type: none">• Paper Checks Available• No Minimum Balance• \$7.95 Monthly Service Fee (Waived with \$250 Minimum Balance)

And if you're looking for even more choices, we can meet your needs with a money market or Kasasa checking account. So contact us today and open a checking account that works for you.

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

E-mail: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS:

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



Federally Insured by NCUA.