

Refer a Friend to HOPE for a Chance to Win Colossal Cash

HOPE already gives you great financial products and saves you money. But what if you could win some cash just for sending someone to HOPE so they can take advantage of what you already enjoy?



Through October 31, any time you refer a new member to the credit union, both you and the new member will be entered into a monthly drawing to win \$2,500 each. At the end of the promotion, an additional drawing will be held from all the referral cards submitted for a grand prize of \$20,000. The referring member and new member will each win \$10,000!

It's easy to be part of the sweepstakes:

- Pick up a referral card at any HOPE branch.
- Complete the "I am a current member" information (all information must be provided for the entry to be valid).
- Give the card to a family member, friend, neighbor, co-worker, or anyone else.
- If that individual opens an account at HOPE and returns the card with the "I am a new member" information completed, you will both be entered for the cash prizes.

As a bonus, if the new member also opens a checking account or receives a loan in addition to the basic savings account required for membership, a second entry will be created on your behalf. There is no limit on the number of entries you can generate by referring people to HOPE.

So pick up a "Colossal Cash Giveaway" referral card today, share HOPE with someone, and good luck!

For complete rules, visit www.msccua.com/cashgiveaway.

Upgraded HOPENet Bill Pay Offers Variety of New Benefits

Paying bills may never be fun, but it's so much better when you do it with HOPENet's enhanced Bill Pay service. This free tool is part of our online banking system and saves you time, money and hassle, while offering greater security.

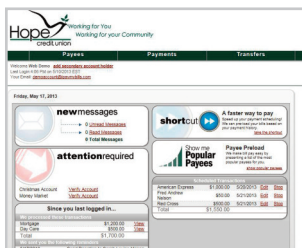
You won't have to worry about stamps, envelopes or trips to the post office. HOPENet's Bill Pay lets you receive and pay your bills electronically, all in one place. And you can make payments anywhere, anytime, even when you're traveling. Bill Pay works around your life, because you can schedule single or recurring payments in just a few steps. You'll never need to worry about missing a bill or being charged late fees.

This service is also the best way to keep tabs on your payments. Now you can track your payment history at a glance, and follow all your past, present and future scheduled transactions. You

can also set up helpful e-notifications that send you a quick reminder when payments are due or notify you that a bill has been paid.

Enhanced security is one more reason to sign up for HOPENet's Bill Pay. Using Bill Pay helps you guard against identity theft from lost or stolen bills and checks, because you'll be able to receive and pay your bills online instead of by unsecured mail. You'll also maintain tighter control of your account with real-time access to your payment activity. And you'll have increased privacy, because only you can access your account information, account numbers and payment history.

These are all smart reasons to sign up for the freedom of HOPENet's Bill Pay. Simply visit www.hopecu.org/BillPay to enroll, learn more, calculate your savings, or view the demo.



Smooth Sailing with HOPENet Enhancements

Have you logged into HOPENet Online Banking recently? We've upgraded our site to give members an enhanced user experience. The new version allows members to more easily navigate through all of the options, and it introduces a few new features:

- Select a landing page. Under the "Preferences" tab, members can use the "Landing Page" option to choose whether they see the "Balances" or "Transfers" page when they log in.
- Drag and drop to reorder your list of accounts.
- Enter multiple email addresses for online banking alerts.

If you need additional information, use the "Help" menu located in the upper right corner of each page. It provides excellent guidance on navigating the new interface and the features available to users.

Stay Cool with Hot Rates

As summer heats up, you still have time to enjoy outstanding deals on a personal loan from HOPE. Through July 31, you can take advantage of pricing that could save you hundreds of dollars on financing for a new or used vehicle or a home repair or improvement project.



Our rates start as low as 3.25% APR* for a new vehicle and 6.00% APR* for unsecured loans with good credit.** You can also enjoy the following benefits:

- No documentation fee (savings of \$50 for vehicle loans/\$10 for unsecured loans)
- Rate reduction of 0.50% with direct deposit***
- Rate reduction of 0.25% with payments drafted automatically***

So no matter what your needs may be, we've got a loan deal that can help you borrow for less. Call us or come by a branch today to start your loan application.

APR* means Annual Percentage Rate. **Loans are subject to credit qualifications and approval. *Floor rate 3.25%.

HOPE Launches New Financial Counseling and Education Tool for Members

One of HOPE's primary goals is to equip our members with the tools they need to build a solid financial foundation. As part of that effort, we provide counseling services that can help people become better managers of their money and learn how to make the most of the funds they have.

HOPE has just introduced an online homeowner counseling service called FRAMEWORK™. This computer-based course provides a high-quality, fun way to learn how to be a smart, confident and successful homeowner. It provides the facts you need to become well informed about every step in the homeownership process and meets the educational requirements for first-time homebuyers. FRAMEWORK is



available online through HOPE's website and can be completed any time – day or night – to fit your schedule. If you do not have a personal computer, you can take the course at your public library and print the certificate of completion when you're finished.

In need of other financial counseling services? Check out the new counseling icon that appears on HOPE's website. Selecting the big red question mark allows you to send us a message indicating what types of assistance you need.

Once you have completed the online form, one of our professional counselors will contact you to help you with the appropriate information. You can choose from: mortgage default and foreclosure counseling, individual financial counseling, first-time homebuyer counseling, home maintenance and delinquency prevention, credit history improvement counseling, budgeting/spending planning, rental delinquency counseling, and disaster recovery counseling.

TruStage: Insurance the Credit Union Way



From getting a good rate on coverage for your car to making sure your life insurance is adequate, having insurance protection is part of a solid financial plan. Dependable insurance coverage ensures financial relief when you need it. And along the way, you'll take comfort in knowing you're protected.

TruStage insurance products and programs help members protect what matters most. Backed by nearly 80 years of working in partnership with credit unions and their members, TruStage offers products for life, car, AD&D, long-term care, home and more. They provide straightforward information, real value and assurance. And it's only for credit union members like you.

To learn more, get quotes or just explore, visit www.hopecu.org and select the "TruStage Insurance" Quick Link.

MSCUA Honors HOPE for Supporting Credit Union Industry



HOPE is one of only 17 credit unions in Mississippi to receive an Advocacy Award from the Mississippi Credit Union Association (MSCUA). Bestowed at the recent MSCUA Annual Meeting and Convention, the honor recognizes credit unions for extraordinary

efforts to protect, strengthen and expand credit unions, creating additional opportunities to improve the lives of members who choose credit unions as their financial services partner.

"HOPE is proud to receive this award as part of our work to preserve assets in local markets during the recession and as mainstream banks are abandoning poor and rural communities," said HOPE CEO Bill Bynum. "Our efforts over the past several years have significantly increased the number of people and communities HOPE reaches, providing thousands with easy access to affordable, responsibly structured financial products and services."

Since 2008, as other banking institutions were closing their doors in underserved communities, HOPE has responded by extending a lifeline to Mid South residents. During this period, HOPE has expanded from 3 to 15 branches; increased its member-owners from 9,000 to 28,000; and closed more than 7,200 consumer, mortgage and small business loans totaling over \$260 million.

Branch Closing Notice

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

2013 HOPE HOLIDAY:	DATE OBSERVED:
INDEPENDENCE DAY	THURSDAY, JULY 4
LABOR DAY	SATURDAY, AUG. 4, AND MONDAY, SEPT. 2
COLUMBUS DAY	SATURDAY, OCT. 12, AND MONDAY, OCT. 14

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.