

HOPE Expands Service with East Central Merger

On October 1, East Central Federal Credit Union (ECFCU) merged into Hope Credit Union (HOPE). The partnership enables HOPE to establish its first offices in eastern Mississippi.

ECFCU was organized in 1979 by the United Woodcutters to provide affordable loans to timber industry employees and their families. Over the years, the credit union has expanded to include more than 3,000 member-owners from dozens of employers in the areas surrounding its branches in Louisville and Macon.

Through the merger, former ECFCU members now have access to a wider range of financial services, such as checking, money market, and IRA accounts; online, telephone, and mobile banking; debit and credit cards; and consumer, mortgage, and small business loans.



Defend Yourself Against Identity Theft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

While there are no guarantees about avoiding identity theft, there are steps you can take to minimize your risk and minimize the damage if a problem occurs:

Deter identity thieves by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.

- **Never click** on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.
Detect suspicious activity by routinely monitoring your financial accounts and billing statements.
- **Report the theft** to the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps officials learn more about identity theft and the problems victims are having so that they can receive better assistance.
- Online: ftc.gov/idtheft
- By phone: **1-877-ID-THEFT (438-4338)** or TTY, **1-866-653-4261**
- By mail: **Identity Theft Clearinghouse**, Federal Trade Commission, Washington, DC 20580

Make the Most Out of Your Investment With A Home Equity Loan From HOPE

Getting a home equity loan from HOPE can be a smart money move to pay down debt and other expenses. If you have a good amount of equity in your home, it can be an inexpensive way to borrow money at a lower rate than you'd pay on a credit card or personal loan. When you need extra money, getting funds from your home's equity is a simple solution.

Use a home equity loan to take care of those things you and your family need now—home renovations, college costs, or to pay off higher-rate debt you've accumulated from other expenses.

Take advantage of saving more with HOPE's low interest rate. For a home equity loan application packet, visit any branch or call 866-321-HOPE to get in touch with a customer service representative.

Branch Closing Notice

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

2008 HOPE HOLIDAY:	DATE OBSERVED:
Thanksgiving	Thursday, Nov. 25 & Friday, Nov. 26
Christmas	Friday, Dec. 24 & Monday, Dec. 27
New Years 2011	Friday, Dec. 31 (closing 2:00pm)

Don't forget: HOPE is always open, even when the branches are closed. Just use the HOPE24 telephone banking system at 1-877-214-HOPE or HOPENet, our internet banking solution, at www.hopecu.org.

PRIVACY NOTICE DISCLOSURE

Hope Community Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice you have questions, please contact us at: (866) 321-4673 or (601) 961-6775

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions. We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mailhouses

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically in-

clude information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Hope Community Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP

Hope Community Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!

Relationship Pricing Rewards You for Your HOPE Business

We value your relationship with us, and we want to reward you for it. Relationship Pricing is our way of rewarding our loyal members with discounted loan rates, fee reductions, and increased certificate rates. Based on the type of accounts you have with HOPE and your total deposits, you can enjoy many new benefits. Check out all the ways HOPE has to give you more.

HOPE SILVER TIER

- Aggregate deposit total: 2,000 to \$14,999 for all accounts
- Free checks (one box, basic HOPE logo checks)
- .1% bonus rate on CDs³
- 1/4% consumer loans rate discount
- Must have a checking account to qualify

HOPE GOLD TIER

- Aggregate deposit total: \$15,000 and higher for all accounts
- Free checks (one box, basic HOPE logo checks)
- Free cashier's checks
- Service charge waived on checking
- One stop pay fee waived per month
- 1/4% bonus rate on CDs³
- 1/2% consumer loans rate discount 2
- Must have a checking account to qualify

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 Community 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.