

Hope Credit Union Expands Banking Services to Utica and Edwards Communities



HOPE is working with residents of Utica and Edwards, Mississippi, to ensure that these Hinds County towns continue to have access to affordable, responsible financial products and related services in the long term.

At the end of August, BancorpSouth closed its doors in both communities. Since that time, HOPE has been working with a broad coalition of elected officials, community leaders, businesses, and concerned individuals to deliver account and loan services that would have disappeared in the local area and had a significant impact on the local economy.

The credit union has made solid progress and seen strong growth in Utica and Edwards:

- **New Branch Manager** – We are pleased to announce that Anna Buckley, joining us from Liberty Bank and Trust, is our new branch manager for these markets. She has 15 years of banking experience and a passion for meeting the needs of members. Look for her as she spends time making the rounds during the next several weeks.
- **Utica** – HOPE continues to open accounts and serve members with office hours at City Hall on Wednesdays and Thursdays from 10:00 a.m. until 2:00 p.m. We are also scheduled to open our new full-service branch that will be located at 107 Depot Street in October.
- **Edwards** – Our local organizing committee is charging ahead and creating a path for the credit union. They are doing work to enlist the support of community leaders and establish connections for HOPE staff. The City Council has recently approved HOPE's use of City Hall to begin opening accounts and establishing memberships.

HOPE is continuing to reach out to area organizations, businesses, local leaders and residents for guidance and support. The credit union is committed to giving people the opportunity to take control of their financial futures and working to forge solutions for individuals, families and businesses in these communities.

Defending 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 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-virus and anti-spyware 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 provide 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

Your Privacy Is Important to Us

Hope 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 a copy of our privacy notice.

Please take a moment to look at the privacy notice insert that came with your statement. If after reading this notice you have questions, please contact us toll-free at 1-866-321-4673.

HOPE Helps Members Protect Their Most Valuable Assets with MEMBERS® Insurance

Planning for your future while protecting your assets takes work and forethought. That's why HOPE has partnered with MEMBERS® Insurance to make available a full range of products and services to take the guesswork out of planning and help you meet your individual needs.

Two products on which HOPE members may receive information in the coming months are:

MEMBERS® Life Insurance

One of the most important things providers can do is plan for the continued financial well-being of their family. Life insurance can provide a safeguard against growing financial commitments and make sure that survivors can continue living comfortably. Carrying life insurance can provide for a wide range of needs, and some policies can also be a way to plan for retirement. Choices include term and whole life insurance.

With the right life insurance coverage, your family could receive benefits to help with:

- Funeral and final medical bills.
- Outstanding debts - mortgage, car loans, credit card balances
- Educational expenses - college costs for spouse or children
- Critical living expenses - food, utilities, clothing, property taxes, and more

MEMBERS® Auto Insurance

You want dependable auto insurance - and you want to save money. You can have both, with the MEMBERS® Auto Insurance Program. Premium discounts are available for multi-car families, anti-lock brakes, air bags, automatic seat belts and good students. Plus you get 24/7 claims service, guaranteed repairs at network shops, and optional 24-hour roadside emergency assistance coverage.

MEMBERS® Insurance is staffed by experienced professionals who are skilled in analyzing your situation and building financial road maps to help you reach your goals. When you contact an insurance representative, there is no obligation and there is no pressure to purchase coverage.

You can reach an insurance counselor by calling, toll-free, 1-877-MEMBERS. You can also visit HOPE's website and search for "Member Connect Insurance".

HOPE Launches New Android App

HOPE has a new mobile banking application that is available in the Android Marketplace. You can download it and perform a variety of functions whenever you are on the go.

It provides you with the ultimate in convenience for managing your finances anytime, anywhere from any Android-based smart phone. It uses the same security as our HOPENet Online Banking service.

Use the application to:

- View account balances on all accounts
- View recent transactions
- Transfer funds between your accounts
- Find the nearest branch or ATM using your device GPS
- Call our Voice Banking service for automated information and Customer Service

You must be signed up for HOPENet Online Banking to use this application.

Branch Closing Notice

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

2011 HOPE HOLIDAY:	DATE OBSERVED:
THANKSGIVING	THURSDAY, NOVEMBER 24
CHRISTMAS	MONDAY, DECEMBER 26
NEW YEARS 2012	MONDAY, JANUARY 2

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.