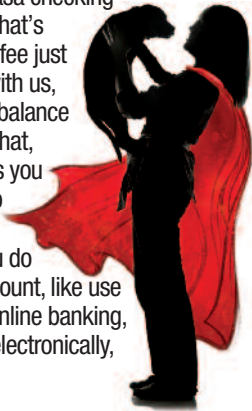


Are You Paying for a Checking Account or Is It Paying You?

Many people have checking accounts that are costing more and more in monthly charges or fees for basic services. But what if you had an account that put money back in your pocket? You can have it with HOPE!

HOPE's family of Kasasa checking accounts are totally free; that's right—we don't charge a fee just for keeping your money with us, and there is no minimum balance to keep it free. On top of that, Kasasa automatically pays you dividends on your funds to help you make money to spend, save or give. If you do basic things with your account, like use your debit card, log in to online banking, and get your statements electronically,



the dividend rate leaps up dramatically. Every Kasasa account also includes a free debit card and free online banking.

You can choose from:

- Kasasa Cash – Earn massive returns in cash every month
- Kasasa Saver – Accelerate your savings with checking account dividends and ATM refunds automatically deposited into a savings account
- Kasasa Giving – Get money to keep and money to give to a worthy charity

So if you don't have a HOPE Kasasa account, compare what you're paying now to what we could be paying you! Learn more at www.kasasa.com/hope.

Do you Kasasa?

Get the Most for Your Money with a Personal Loan from HOPE



Everyone needs to borrow money from time to time. Whether you need a new vehicle, want to make some home repairs, need to consolidate bills, or simply want to take a well-deserved vacation, HOPE is ready to meet your lending needs.

HOPE makes many different types of loans for a wide range of purposes. Our loan rates are some of the lowest you'll find anywhere, and our fees are minimal. HOPE's credit criteria are often more flexible than those used by other lenders, and we work hard to find the right financing for you.

If you're not quite ready to borrow, HOPE can also provide financial education and direct you to resources that can help you build your credit. That's a service you won't find with many other lenders.

So when it's time to borrow, be sure to check with HOPE before you make any decisions about a personal loan. We may be able to help you get the loan you need with terms that will let you keep more of your hard-earned money.

HOPE CEO Named Vice Chair of Financial Protection Advisory Board



Bynum Brings Unique Perspective, Practical Experience to Federal Agency Position

The Consumer Financial Protection Bureau (CFPB) has named Bill Bynum, CEO of HOPE (Hope Enterprise Corporation/Hope Credit Union), as Vice Chairman of

needed to make the financial decisions they believe are best for themselves and their families—that prices are clear up front, that risks are visible, and that nothing is buried in fine print. CFPB rules will help consumers make direct comparisons among products, and will prevent providers from building, or feeling pressure to build, business models around unfair, deceptive or abusive practices.

the federal agency's inaugural Consumer Advisory Board. Bynum will bring nearly three decades of experience in community development finance to the task of advising the agency in its efforts to help consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

"I am deeply honored to be part of this important work to stabilize the nation's financial system and ensure that people are not subjected to irresponsible and abusive financial practices," said Bynum. "I look forward to sharing the experience HOPE has gained as a regulated financial institution that has assisted thousands of families who had been victimized by deceptive terms and conditions."

Congress established the CFPB to protect consumers by ensuring that they get the information

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.



Protect Your Money: Beware of Fake Requests for Account Information

Protecting your personal financial information is one of the best ways to avoid becoming a victim of fraud. Tricking people into providing personal information about their accounts is one of the main ways that thieves gain access to funds.

One method that is currently heavily used by scam artists is to make you think you are talking to your financial institution. Whether they contact you by phone, text message or e-mail, criminals will use

language and/or images that seem to be from HOPE or from one of your other financial institutions. They will claim that there is a problem with your account, and then ask you for your account number, PIN or password so the issue can be resolved.

HOPE will never call a member and ask for that personal information. Any of your financial institutions already has the data required to administer your accounts.

If you are ever suspicious of contact from someone claiming to represent HOPE, do not respond to any requests for information. Instead, call HOPE at 1-866-321-HOPE or visit your local HOPE branch to make sure you are talking to an official HOPE staff member. If you have provided sensitive information to another party, contact HOPE immediately so we can monitor activity on your accounts for potential fraud.

Enjoy the Freedom and Flexibility of HOPENet



In today's fast-paced and busy world, finding ways to save time and make life easier is always a

good thing. HOPENet online banking is a great tool for making managing your money faster and more convenient.

HOPENet lets you perform a variety of functions from any Internet-accessible device 24 hours a day,

seven days a week. You can check account balances, transfer funds, and pay bills with just a few mouse clicks. You can even sign up for electronic statements, which allows you to get your statements faster and keeps your account information out of your mailbox.

HOPENet is also secure. It uses multi-factor authentication to keep your accounts safe from anyone trying to gain access to your funds without the proper credentials.

You can enroll in HOPENet by visiting us online and selecting "Enroll Now" from the HOPENet login menu.

HOPE Buys Lunch at Café Eclectic



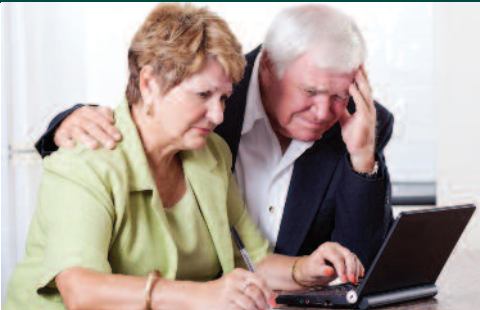
Diners at a local Memphis eatery recently had lunch courtesy of HOPE during a Kasasa Restaurant Takeover. On September 13, HOPE staff greeted guests at Café Eclectic and presented each visitor with a voucher for a meal on the credit union.

Representatives used the event, which capitalized on the Kasasa theme that "HOPE puts money back in your pocket," to talk to people about HOPE's Kasasa rewards checking accounts. During the two-hour promotion, HOPE provided literature on its family of Kasasa products and gave away promotional items to help people remember HOPE as they think about financial choices they make.

This was the third restaurant takeover HOPE has conducted, following events in Jackson and Biloxi, Mississippi. It also follows the wildly successful Kasasa gas giveaways held in 20 cities across the country during August. Look for more Kasasa events from HOPE in the future.

Do you Kasasa?

Special Programs for Struggling Homeowners



As the economy struggles to recover, people continue to deal with changes in employment that affect their income. This often leads to trouble for homeowners, who are faced with the challenge of paying for their houses on tighter budgets.

In Mississippi and Tennessee, special programs are available to help the hardest-hit homeowners with their mortgages. The Keep My Tennessee Home and Mississippi Home Saver Programs provide loans to unemployed or substantially underemployed homeowners who, through no fault of their own, are

unable to make their mortgage payments and are in danger of losing their homes to foreclosure.

Homeowners who qualify for financial assistance may receive up to 18 months of mortgage payments and/or funds to pay past due balances to bring the mortgage current; these funds are paid directly to the loan servicer/lender. There is no fee to participate.

To qualify for either program, a homeowner must meet eligibility requirements, and the homeowner's loan servicer must be participating in the program. HOPE is part of both programs, so members with HOPE mortgages satisfy that requirement for participation. Learn more at:

MS - <https://www.mshomesaver.com/>

TN - <https://www.keepmytnhome.org/>

If someone is not eligible to participate in these state-sponsored programs, HOPE offers homeownership counseling and foreclosure prevention services free of charge. Anyone can call our counseling center toll-free at 1-866-246-6314 to speak to a trained financial counselor about finding solutions to their needs.

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 included with your October 2012 statement. If you have any questions after reading this notice, please contact us toll-free at 1-866-321-4673.

BRANCH HOLIDAY NOTICE

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

2012 HOLIDAY:

COLUMBUS DAY

VETERAN'S DAY

THANKSGIVING

CHRISTMAS

NEW YEARS 2013

DATE OBSERVED:

SATURDAY & MONDAY, OCTOBER 6 & 8

SATURDAY & MONDAY, NOVEMBER 10 & 12

THURSDAY, NOVEMBER 22

TUESDAY, DECEMBER 25

TUESDAY, JANUARY 1

Don't forget: HOPE is always open, even when the branches are closed. Just use HOPE24 Telephone Banking, HOPENet Online Banking, or HOPE Mobile Banking to manage your accounts.