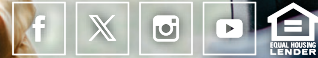


Hope NOTES

FALL 2024



Federally insured by NCUA. Corporate NMLS #653874

Get Low Rates and Flexible Terms on Cars, Trucks, SUVs, ATVs, Boats, and RVs

New Car Loans up to three years old

Rates as low as

3.99%²

(4.092% APR)

Rates No Higher Than 9.99%

- Up to 7 Years to Repay
- Up to 100% Financing

Used Car Loans more than three years old

Rates as low as

4.99%²

(5.093% APR)

Rates No Higher Than 12.99%

If you're looking for a new set of wheels, find a new road forward with a vehicle loan from HOPE. Take advantage of our low rates to save money and keep your monthly payments affordable.

Whether you want to buy a new or pre-owned car, SUV, truck or recreational vehicle, or refinance your existing auto loan, HOPE is ready to work with you to help make it happen.

Learn more and get started at www.hopecu.org/auto.³ You can also stop by a branch or give us a call (www.hopecu.org/branches) to learn more or get assistance from our team of lending professionals.

¹Loans subject to approval.

²APR² is Annual Percentage Rate. Advertised "as low as" annual percentage rates (APR) assume excellent borrower credit history. Your actual APR may differ and will be based upon several factors, including credit history, model year, term, and loan amount. A loan with the lowest advertised interest rate of 3.99% (4.092% APR) on a new vehicle (up to 3 years old) for \$20,000.00 (minimum) over 60 months (maximum) would have a monthly payment of \$368.28. A loan with an interest rate of 5.99% (6.033% APR) on a new vehicle (up to 3 years old) for \$35,000.00 (minimum) over 84 months (maximum) would have a monthly payment of \$511.23. A loan with an interest rate of 12.99% (13.124% APR) for 48 months on a used vehicle would have a monthly payment of \$536.61. Additional rates and terms are available. Advertised rates are available on loans made from August 1, 2024, through December 31, 2024.

³Term of 72 months only available for vehicles up to 5 years old and loan amounts of at least \$20,000. Term of 84 months term only available for vehicles up to 3 years old and loan amounts of at least \$35,000.

Pay Your HOPE Loans Online Take Care of Personal, Vehicle, and Mortgage Loans Electronically

Paying bills may not be fun, but if you have a consumer or home loan with HOPE, you can take care of your monthly note more quickly and easily than ever. Our online and digital banking tools give you options to manage your finances in a flash and then get back to your life.

Here is a quick guide on using this great feature online:

- Go to www.hopecu.org.
- From the "Personal" menu, select "Personal Banking Tools".
- On the "Personal Banking Tools" (www.hopecu.org/personalbankingtools) page, select "Online Loan Payment" menu tile.
- On the "Online Loan Payments" (www.hopecu.org/onlinepayments) page, select one of the following:
 - Pay a Personal Loan (www.hopecu.org/paypersonalloan) There are options for paying with a HOPE account or a non-HOPE account.
 - Pay a Mortgage Loan (www.hopecu.org/paymortgage)

You can also bookmark any of the pages linked in this article to access online loan payment options even faster. Remember that you can also use our digital banking service to set up automatic drafts and recurring payments as another great way to make managing your loan payments easier.

Members who are already connected to digital banking can log in online or launch the app to meet their loan payment needs.

Hope
credit union

New ITIN Mortgage Loans Create Homeownership Opportunities

Having a place to call your own is important to so many families. Hope Credit Union believes that having access to quality, affordable housing is a key to creating brighter financial futures.

HOPE has recently introduced an Individual Taxpayer Identification Number (ITIN) mortgage loan to help more families get closer to home, no matter where they live or their background. HOPE's ITIN home loan is designed for people who do not have—and may not be able to get—a Social Security number.¹

With low down payments, flexible credit requirements, and allowances for seasonal income, HOPE may have the right home financing solution for you.

- Low Down Payments
 - Maximum 95% Financing up to \$250,000
 - Maximum 90% Financing \$250,00 to \$425,000
- No Mortgage Insurance Requirement
- Competitive Fixed Interest Rates
- Income Limits:
 - No Income Limits in Target Areas
 - 120% AMI in Non-Target Areas
- Minimum Credit Score: 580
- Non-traditional and Alternative Credit Accepted²
- Most Recent Two Years of Income Tax Returns and Transcripts

Acceptable Government-Issued Identification

- Driver's License
- Valid Passport
- Matricula Consular
- ITIN Registration

Learn more at www.hopecu.org/itinmortgage and connect with one of our experienced mortgage loan originators (www.hopecu.org/mortgageteam) to get answers to your questions and explore which options may be best for you.

You can also use our mortgage calculators (www.hopecu.org/calculators) to understand how a home loan can work with your budget.

¹Loans subject to approval. ¹Loans subject to approval.

²At least 3 lines of verified credit over 12 months.

Visit HOPE's New Home on the Web Redesigned Site Makes Navigation Easier, Provides More Tools for Members

A new version of HOPE's website was launched in late August with a refreshed design and streamlined navigation created to enhance the user experience for our members, partners, and funders. Visitors at www.hopecu.org will enjoy an updated online presence that is member-driven and organized to make products, services, and information available quickly and easily.

The redesign includes new content, new functionality, improved menu structure, and increased access to online applications for both new and current members. Spend some time exploring the enhanced site and take advantage of the tools and resources it offers.

Privacy Policy

At Hope Credit Union, we are committed to protecting the privacy and security of your personal and financial information. We collect and use this information solely for the purpose of providing you with the best financial services possible. We do not share your information with third parties without your consent, except as the law requires.

We employ advanced security measures to safeguard your data, and our dedicated team is trained to maintain the highest standards of confidentiality. Your trust is important to us, and we take our responsibility to protect your privacy seriously.

For more details on how we collect, use, and protect your information, please review our comprehensive Privacy Policy (www.hopecu.org/privacy) and the Online Privacy Policy Addendum (www.hopecu.org/onlineprivacy) on our website.

Branch Closures

Indigenous Peoples' Day
Monday, October 14

Veterans Day
Monday, November 11

Thanksgiving
Wednesday, November 27
(Close at Noon)
Thursday, November 28

Christmas
Tuesday, December 24
(Close at Noon)
Wednesday, December 25

New Year's
Tuesday, December 31
(Close at 2:00 p.m.)
Wednesday, January 1

Remember, HOPE is always open even when our branches are closed. You still have 24/7 access to many functions for managing your account using HOPE Digital Banking (online and mobile), or our HOPE24 Telephone Banking solutions. Find out more at www.hopecu.org/convenience.

Contact HOPE

General Account Information

HOPE24 Telephone Banking: 1-877-214-HOPE

HOPE Digital Banking: Go to www.hopecu.org, then log in to HOPE Digital Banking or launch the mobile app.

Deposits

Email: deposit@hope-ec.org

U.S. Mail: (Do not send cash deposits through the mail)

Hope Credit Union | P.O. Box 22886 | Jackson, MS 39225

Consumer Loans: consumerloan@hope-ec.org

Mortgage Loans: mortgage@hope-ec.org

HOPE Affinity Network: affinity@hope-ec.org

Supervisory Committee

Phone: 601-944-1100

Email: supervisory.committee@hope-ec.org

CALL CENTER: 1-866-321-HOPE

BRANCH PHONE NUMBERS

Web: Find your branch information at

www.hopecu.org/branches

Phone: Dial 1-866-321-HOPE to be connected to your local branch.