



# Hope NOTES



**SPRING 2025**



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**Happiness Begins at Home.  
Your Home Loan Begins at HOPE.**

## **\$500 Off Closing Costs for First-Time Homebuyers<sup>1</sup>**

Are you ready to make your dream of homeownership a reality? At HOPE, we know that owning a home isn't just about having a place to live—it's about building stability, security, and a future for you and your family. That's why we're making it easier than ever for first-time homebuyers across the Deep South to make their dream a reality.<sup>2</sup>

We're here to guide you through the homebuying process, helping you find the best loan options with the lowest rates. And to make things even more affordable, we're offering a special \$500 offer for eligible first-time homebuyers.<sup>3</sup>

Some of the best uses for your refund include:

- \$500 lender credit to help with your down payment or closing costs
- Available to first-time homebuyers (including those who haven't owned a home in three or more years)
- Personalized guidance from HOPE's expert mortgage lenders

Buying a home can feel like a big step, but you don't have to do it alone. HOPE is here to support you every step of the way. Get started today! Stop by your nearest HOPE branch, call us at 1-866-321-HOPE, or visit us online at [www.hopecu.org/homeloans](http://www.hopecu.org/homeloans) to connect with one of our mortgage lenders.

**Don't miss out—this special offer is only available for applications submitted from April 1 through June 30, 2025.**

<sup>1</sup>For the purposes of this promotion, a borrower who has not owned a home in 3 or more years is considered a first-time homebuyer.

<sup>2</sup>Loans subject to approval.

<sup>3</sup>Offer valid on loan applications submitted from April 1 through June 30, 2025.

**No Speed Limit on Savings!  
Cruise Away with a Great Auto Loan!<sup>1</sup>**

*Rates as Low as*

Conventional Vehicles	
New <i>(Up to 2 Years Old)</i>	Used <i>(More than 2 Years Old)</i>
<b>4.073%</b> APR <sup>2</sup>	<b>5.073%</b> APR <sup>2</sup>
<i>No Higher than 12.077% APR</i>	<i>No Higher than 16.10% APR</i>

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**Electric Vehicles**

**4.059%** APR<sup>2</sup>

*No Higher than 11.096% APR*

Rev up your engines because HOPE's auto loan rates are here to put you in the savings fast lane!

Take advantage of our low rates to save money and keep your monthly payments affordable. With extended terms and generous loan amounts, start with HOPE to find your best deal

Whether you're buying a new or pre-owned car, SUV, truck, or recreational vehicle or refinancing your existing auto loan, HOPE is ready to help you make it happen.

- Up to 100% financing
- Free preapproval
- Take up to 84 months to repay<sup>3</sup>
- Save by refinancing an existing loan<sup>4</sup>

Learn more or get started with your loan at [www.hopecu.org/autoloan](http://www.hopecu.org/autoloan). You can also stop by a branch or give us a call to learn more or get assistance from our team of lending professionals.

<sup>1</sup>Loans subject to approval.

<sup>2</sup>"APR" 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 on a new conventional vehicle (up to 2 years old) with the lowest advertised interest rate of 3.99% (4.073% APR) for \$25,000.00 over 60 months would have a monthly payment of \$459.57. A loan on a new electric vehicle (up to 2 years old) with an interest rate of 3.99% (4.059% APR) for 72 months would have a monthly payment of \$390.40. Additional rates and terms are available. Advertised rates are available on loans applications submitted from April 1 through June 30, 2025. Rates subject to change.

<sup>3</sup>Term of 84 months only available for vehicles up to 2 years old and loan amounts of at least \$35,000.

<sup>4</sup>Existing HOPE vehicle loans must be in good standing and be at least 12 months old to be eligible for this offer.

## Dollars and Sense: A Blueprint for Prioritizing Bills

Seeking a practical yet compassionate way to manage your bills when money is tight? Taking a structured approach to help you stay afloat during financial challenges can help keep you from feeling overwhelmed when expenses pile up, and having a clear plan can bring peace of mind and stability.

Prioritizing your bills ensures that the most essential expenses—like housing and daily necessities—are covered first, allowing you to navigate tough times with confidence. Here's a simple guide to help you focus on what matters most:

### 1. Food and Groceries

Ensuring you and your household have enough to eat is a fundamental necessity. Prioritize setting aside a portion of your budget for groceries before addressing other expenses.

### 2. Housing

Keeping a roof over your head should be another top priority. Whether you rent or own your home, missing payments can lead to profound consequences, including eviction or foreclosure and damage your credit, which can have long-lasting effects.

### 3. Utilities

Essential utilities such as electricity, water, and heating should be paid to maintain a safe and comfortable living environment.

### 4. Create an Emergency Fund

Reliable transportation is crucial for getting to work and handling daily responsibilities. Be sure to allocate funds for car payments, public transportation costs, or other necessary commuting expenses.

### 5. Insurance Premiums

Health, auto, and home insurance provide financial protection in emergencies and should remain a top consideration. While insurance premiums can feel like an unnecessary expense, not having coverage can be even more costly.

### 6. Minimum Credit Card Debt Payments

Debt payments, such as credit card debt, medical bills, and personal loans, should still be addressed, but they often fall lower on the priority list compared to necessities like housing and food. Like housing payments, there can be significant negative effects if you don't take care of these obligations.

Everyone's financial situation is different, but the keys are to tackle things one step at a time, stay informed, and seek support when needed. Remember, you're not facing this alone—help is available, and every step forward brings you closer to financial stability. Learn more and get free financial counseling from GreenPath, HOPE's financial wellness partner, at [www.greenpath.org/hopecu](http://www.greenpath.org/hopecu).



## 2025 Members Meeting: Celebrating 30 Years of HOPE

The 2025 Hope Enterprise Corporation/Hope Credit Union Members Meeting brought together members, partners, and advocates to reflect on the past year's accomplishments and unveil ambitious plans for the future. The event was a powerful reminder of HOPE's unwavering commitment to financial inclusion and economic empowerment across the Deep South.

HOPE's leadership emphasized the organization's progress in addressing the homeownership gap, emphasized the importance of collaboration in advancing HOPE's mission, and reported on the credit union's strong financial position. They also highlighted HOPE's achievements over the past year, including expansion into new markets, increased investments in small businesses, and enhanced community development efforts.

HOPE CEO Bill Bynum unveiled the organization's most ambitious initiative yet—an economic transformation plan aimed at reshaping the financial landscape of the Deep South. "We are embarking on the greatest economic transformation experiment of our time," Bynum stated. "By 2035, our goal is to catalyze a thriving economic ecosystem that advances prosperity for families, communities, and everyday people."

During the meeting, the following individuals were elected to serve on the credit union's board of directors.

- Ivye Allen
- David Jackson
- Rica Lewis-Payton
- Bernard Mays, Jr.
- Ann Shackelford

If you were not able to attend, you can see what you missed by visiting [www.fopecu.org/2025membersmeeting](http://www.fopecu.org/2025membersmeeting) to watch the video of this year's event.

## Branch Closures

**Memorial Day**  
Monday, May 26

**Independence Day**  
Friday, July 4

**Juneteenth**  
Thursday, June 19

*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.fopecu.org/convenience](http://www.fopecu.org/convenience).*

## Contact HOPE

### General Account Information

**HOPE24 Telephone Banking:** 1-877-214-HOPE

**HOPE Digital Banking:** Go to [www.fopecu.org](http://www.fopecu.org), then log in to HOPE Digital Banking or launch the mobile app.

### Deposits

Email: [deposit@hope-ec.org](mailto: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](mailto:consumerloan@hope-ec.org)

**Mortgage Loans:** [mortgage@hope-ec.org](mailto:mortgage@hope-ec.org)

**HOPE Affinity Network:** [affinity@hope-ec.org](mailto:affinity@hope-ec.org)

### Supervisory Committee

Phone: 601-944-1100

Email: [supervisory.committee@hope-ec.org](mailto:supervisory.committee@hope-ec.org)

**CALL CENTER:** 1-866-321-HOPE

### BRANCH PHONE NUMBERS

Web: Find your branch information at [www.fopecu.org/branches](http://www.fopecu.org/branches)

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