



Hope NOTES



WINTER 2025



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Start a Refund Revolution!

If you are getting money back from Uncle Sam, maybe your refund could revolutionize your financial future. It's tempting to use it for something fun or temporary, but investing it wisely could benefit you for years to come.

Let HOPE help you make the most of your refund to improve your financial situation or use it toward the purchase of an important or more expensive item.

Some of the best uses for your refund include:

- Putting a down payment on a car to make the monthly payments more affordable¹
- Using it toward the purchase of a home¹
- Taking out a share secured loan to help build your credit or consolidate debt¹
- Paying off outstanding debts
- Funding your retirement with a HOPE Traditional or Roth IRA
- Setting up your emergency fund in one of our savings accounts

By planning ahead, you can make the most of your money and help reduce your financial stress now and into the future.

If you need advice on what options might be best for you, be sure to stop by one of our branches for free one-on-one counseling. You can also visit us at www.hopecu.org/refundrevolution to learn more about all the ways we can help you make smart moves with your tax refund.

HOPE Electric Vehicle Program Discount Rate/ Cashback Offer Extended

HOPE is helping members take advantage of the trend toward electric vehicles with special financing and cash for charging station installation.¹

Through June 2025, qualifying electric vehicles can be financed starting at a rate 1.00% below HOPE's lowest available rate for conventional vehicles. We will also continue to offer a \$500 cash payment for the installation of an EV charging station. These offers are available through June 30, 2025.

Driving EVs is definitely a move that is environmentally friendly and creates a more sustainable future. HOPE's EV loan program means that, in addition to going green, HOPE members can enjoy the benefits of lower ownership and operating costs with savings in fuel and lower maintenance expenses.

Learn more at www.hopecu.org/ev. You can also contact or visit your nearest HOPE branch for answers to any questions or to start your application. Current HOPE members can apply using HOPE's digital banking service via the app or online.



Need a Loan? Get it at HOPE!

There are hundreds of reasons you may need a personal loan. From upgrading your ride to paying off debt, building your credit, getting a fishing boat, growing your business, or becoming a homeowner, HOPE is here to help you with any need you may have.¹

Make sure HOPE is your first stop when you are thinking about a loan for any of the following purposes:

- New and Used Vehicles
- Personal Loans
- Small Business
- Borrow and Save (Credit Building)
- Payday Loan Alternatives
- Credit Cards
- Boats, ATVs, and RVs
- Home Equity
- Share Secured
- Home Purchase or Refinance

HOPE is a trusted lender in your community, and you can count on us to find the right financing solution for you. Our team has the experience to help you make the right borrowing moves. We also provide financial counseling and education to help you get ready to apply for a loan.

Visit or call your branch today to see what we can do for you (www.hopecu.org/branches). You can learn more at www.hopecu.org/anyloan. Current HOPE members can also apply using HOPE digital banking via the app or online.

¹Loans subject to approval.

Celebrate 30 Years at 2025 Members Meeting

Over the past three decades, Hope Enterprise Corporation (HEC) and Hope Credit Union (HCU) have become one of the nation's most respected and effective community development organizations. From HEC's origins as community loan fund and HCU's start as small church project with big dreams, HOPE now works across five states, benefitting more than three million people and influencing billions of dollars invested in impoverished communities.

Join us at the 2025 HOPE Members Meeting as we celebrate 30 years of service and creating brighter futures for families and communities across the Deep South. HOPE leadership will reflect on significant accomplishments during the last year, such as expansion of our mortgage lending capacity and a merger with New Pilgrim Federal Credit Union in Birmingham, Alabama. Member-owners will also learn about plans for continued growth and focus on technology resources, and new programs to help people in under resourced communities take advantage of opportunities to access the benefits of solar power.

Mark your calendars and register to attend in person or online:

Tuesday, March 18, 2025

6:00 PM

HOPE Main Office

Evers-Winter Room

4 Old River Place

Jackson, MS 39202

Register to attend in person or virtually at

www.hopecu.org/2025membersmeeting

Hope Credit Union members will elect new members to the Hope Federal Credit Union Board of Directors during the meeting. In accordance with the credit union's bylaws, the following individuals are presented for election to the Board of Directors at the 2025 members meeting:¹

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

¹Nominations for vacancies may also be made by petition signed by at least one percent of the members, with a minimum of 20 and a maximum of 500. Nominations made by petition must be received at HOPE's corporate office by the close of business on Friday, January 31, 2025. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

Start the New Year with a Financial Wellness Checkup

Get 2025 started off right by checking off some important items that should be on your financial to-do list. These important and actionable steps will help you feel empowered and put you in a great position to tackle the new year.

1. Take Inventory

This is the perfect time to look at your major life milestones over the past year and consider any changes that may be on the horizon. Take a look at how any important changes have affected your finances and create a budget that reflects any factors that could affect your tax withholdings and overall financial picture.

2. Tackle Debt

The last thing you may want right now is a reminder of holiday expenses. As soon as you can, however, make a plan to pay off credit card debt and manage spending to bring debt under control. Depending on your credit, you may be able to pay off debt faster by transferring your credit card debt to one with a lower interest rate—check out what HOPE offers with its Platinum Visa Cards (www.hopecu.org/platinumvisa).

3. Review Your Credit Report

This is also a great time to evaluate your credit report. Beyond improving your score, monitoring your credit regularly alerts you to any errors or fraudulent transactions. Experian, Equifax, and TransUnion all offer one free credit report per year, but you can expect to pay about \$5 to access your score. Go to www.annualcreditreport.com to get started.

4. Create an Emergency Fund

Only 44% of Americans have emergency savings to cover three months of expenses. It's an even bigger challenge with record-breaking inflation, increased fuel prices, and higher costs at the grocery store. While your cash reserves might be a bit lean after the holiday season, consider setting up a direct deposit that funnels even a small percentage of your paycheck into a dedicated savings account.

5. Get Connected

While to-do lists are a solid start, sometimes having a second pair of eyes and ears is important, too. And that's where GreenPath, HOPE's Financial Wellness partner, comes in. GreenPath is a trusted national nonprofit organization with more than 60 years of experience in helping people save money, pay down debt, and build financial resiliency. Their experienced, empathetic counselors can help you evaluate your goals and create a customized plan for you based on your specific circumstances and needs. Learn more at www.greenpath.org/hopecu or call them toll-free at 1-877-337-3399.

Branch Closures

Martin Luther King, Jr. Day

Monday, January 20

Presidents Day

Monday, February 17

Mardi Gras

(Biloxi, MS, and New Orleans, LA)

Tuesday, March 4

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.