



Hope NOTES

SUMMER 2025



Federally insured by NCUA. Corporate NMLS #653874

Earn Even More with HOPE Rewards Checking *Get Up to 5.12% APY¹*

If you're ready for a free checking account that can pay you back, then we have just the thing for you: HOPE Rewards Checking.² With no monthly fee and lots of great features, you can manage your funds and earn a return on your balances.

Here's what you get:

- A free account with no monthly service charge.
- No minimum balance requirements
- Cash paid into your account each month.
- Free digital banking service, online and mobile, that includes our bill payment feature.
- Refunds on up to \$20 in ATM fees.

Earn even more money back just by taking a few simple steps to get the 5.12% APY bonus rate on balances up to \$10,000. Each month you need to:

- Have 12 debit card transactions post to and clear your account.
- Log on to HOPE digital banking just once.
- Be signed up for and receive e-statements.
- Have at least one direct deposit or automatic payment (ACH) clear your account.

Learn more and get all the account details at www.hopecu.org/rewardschecking.

¹ APY=Annual Percentage Yield. APYs accurate as of 6/4/2024. Rates may change after the account is opened.

² Members must meet certain requirements to open a HOPE Rewards Checking Account.

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.



More of Your Money, Available Sooner!

Regulation CC helps ensure timely access to your money by setting rules around how quickly banks and credit unions must make funds from check deposits available. Starting July 1, 2025, the federal government is adjusting these dollar amounts to account for inflation—impacting how quickly deposited funds are available in your account.

What's Changing?

The minimum amount from certain check deposit that must be made available by the next business day will increase from **\$225 to \$275**. The threshold for certain large deposits and new accounts will also rise to **\$6,725**.

Here's how this may affect you:

- **Next-day check availability:** When you deposit a check, the first \$275 will be available the next business day.
- **Cash withdrawals:** Up to \$275 in cash from a deposit can be withdrawn the same day.
- **Large check deposits:** If your total deposit exceeds \$6,725 in one day, funds over that amount may be delayed up to nine business days.
- **New accounts or special checks:** For certain cashier's or government checks, the first \$6,725 may be available the next business day if conditions are met.

These adjustments are part of a five-year federal review required by the Expedited Funds Availability Act. They help ensure policies reflect economic changes and protect consumers.

To learn more about how these updates may impact your account, visit Federal Reserve at www.federalreserve.gov.

IDCheck is Now Available for a Safer, Smarter Shared Branch Experience

Shared Branch transactions are now easier and more secure than ever! If you use an out-of-state ID when banking at a Shared Branch, you'll now verify your identity through IDCheck—a quick, secure process using a QR code and one-time passcode multi-factor authentication. This additional layer of security ensures it's really YOU accessing your account—not an imposter.

When you visit a Shared Branch location and are using an out-of-state ID for your transaction, IDCheck will be required to verify your identity quickly and securely.

Follow these simple steps:

1. **Scan** the QR code located in the branch or visit verify.coop.org.
2. **Select** "Hope Federal Credit Union" from the list.
3. **Enter** your member number and the last four digits of your Social Security number.
4. **Upload** a photo of your government-issued ID.
5. **Take** a quick selfie. (Tip: Save your validation for and even faster experience next time!)
6. **Show** your one-time passcode to the teller (passcode is valid for 20 minutes).

This easy, secure process adds an important layer of protection to your account—without slowing you down. With more than 60 years of experience in helping people save. Visit www.hopecu.org/idcheck.

Sun's Out, But Don't Let Summer Fun Bust Your Budget



Road trips, festivals, and family reunions are part of what makes summer exciting—but without a plan, they can come with a hefty price tag. Our financial wellness partner, GreenPath, shares 10 smart tips to help you build a spending plan that keeps summer stress-free and savings on track.

From building a realistic budget to finding free local fun, these tips are designed to help you make the most of your summer—without relying on high-interest credit cards or racking up unexpected debt. Whether you're heading out of town or planning a staycation, small decisions—like packing your own meals, tracking discounts, or using cash—can add up to big savings.

Need help getting started? GreenPath offers free financial counseling and online tools to help you set goals, manage spending, and stay in control—so you can enjoy the season without the financial hangover.

Learn more at www.greenpath.org/hopecu or call them toll-free at 1-877-337-3399.

Branch Closures

Independence Day
Friday, July 4

Labor Day
Monday, September 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.