



Hope NOTES

FALL 2025



Federally insured by NCUA. Corporate NMLS #653874

Leave the High Payments Behind – Cruise into Seasonal Savings!

The leaves aren't the only thing dropping this season — our auto loan rates are falling too! Take advantage of HOPE's low rates to save money and keep your monthly payments affordable. With extended terms up to 84 months/7 years and generous loan amounts, HOPE can help you find your best deal — and drive into the season with confidence³.

Whether you want to buy a new or pre-owned car, SUV, truck, or recreational vehicle — or refinance your existing auto loan from another lender — HOPE is ready to work with you to help make it happen.⁴

New Car Loan¹

up to two years old
Rates as low
4.073% APR²

Used Car Loan¹

more than two years old
Rates as low
5.073% APR²

Visit your nearest branch for more information or to complete your application. Current HOPE members can apply online HOPE Mobile Banking.

Learn more at www.hopecu.org/autoloan.

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 on a new conventional vehicle (up to 2 years old) with the lowest advertised interest rate of 3.99% (4.073% APR) for \$20,000.00 over 60 months would have a monthly payment of \$459.57. Additional rates and terms are available. Advertised rates are available on loans applications submitted from October 1 through December 31, 2025. Rates subject to change.

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

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

Earn Even More with HOPE Rewards Checking Now Paying 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.

Getting the higher return is easy. 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.



Banking Made Easy — Wherever Life Takes You

Whether you travel often or have recently moved to a new state, being a HOPE member means staying connected wherever life takes you. Hope Credit Union is part of one of the largest branch networks in the U.S. through the **CO-OP Shared Branch Network**. With nearly 5,700 branches across all 50 states, Shared Branching allows you to complete many of the same transactions you would at a HOPE branch — no matter where you are.

At a shared branch, you can:

- Make deposits and withdrawals.
- Transfer funds between accounts.
- Get account balances and transaction history.
- Make loan payments and more.

All you need is the name of your credit union, your account number, and a valid government-issued photo ID. When you see the CO-OP Shared Branch logo, you can step inside and handle your banking just like you would at home.

Even better, members have access to more than 30,000 ATMs nationwide, including select **Regions®** and **Wells Fargo®** locations — giving you convenient, fee-free access to your money wherever you are.

Find the nearest shared branch or ATM today:
<https://sharedbranching.org>.

Know the Red Flags: Protect Your Accounts from Fraud

At HOPE, your financial security is a top priority. Fraud attempts are on the rise, and we want to help you spot suspicious activity before it puts your money at risk.

Watch for This Common Scam

Fraudsters may call pretending to be a HOPE employee and ask to “verify transactions” by requesting:

- Full debit or credit card number
- Expiration date
- CVV code
- Other sensitive account details

Their goal is to steal your information and access your funds.

What To Do If You Get a Suspicious Call

- Hang up immediately — never share personal or account details.
- Report the call to HOPE’s Member Service Center at 1-866-321-4673.
- Tell us if you shared any information so we can take steps to secure your account.
- Report the call to the FCC
<https://consumercomplaints.fcc.gov>.

How HOPE Will (and Won’t) Contact You

HOPE may call to verify suspicious transactions, but we will **never ask for your full card number, PIN, or CVV code**. We may only confirm partial or non-sensitive details, like the last four digits of your Social Security number or your street address.

Stay Informed and Protected

Learn more about HOPE’s fraud monitoring and alert services— and other resources to keep your information secure—at www.hopecu.org/fraudcenter.

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 13

Veterans Day

Tuesday, November 11

Thanksgiving

Wednesday, November 26

(Close at Noon)

Thursday, November 27

Christmas

Wednesday, December 24

(Close at Noon)

Tuesday, December 25

New Year’s

Wednesday, December 31

(Close at 2:00 p.m.)

Thursday, 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 (877)214-HOPE

HOPE Digital Banking

Go to www.hopecu.org, then log in to Digital Banking.

Deposits - Phone (866)321-HOPE

Email: deposit@hopecu.org

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

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

Consumer Loans

Email: consumerloan@hopecu.org

Mortgage Loans

Email: mortgageloan@hopecu.org

HOPE Affinity Network Email: affinity@hopecu.org

Supervisory Committee Phone: (601)944-1100

Email: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS Dial (866)321-HOPE

to be connected to your local branch.