

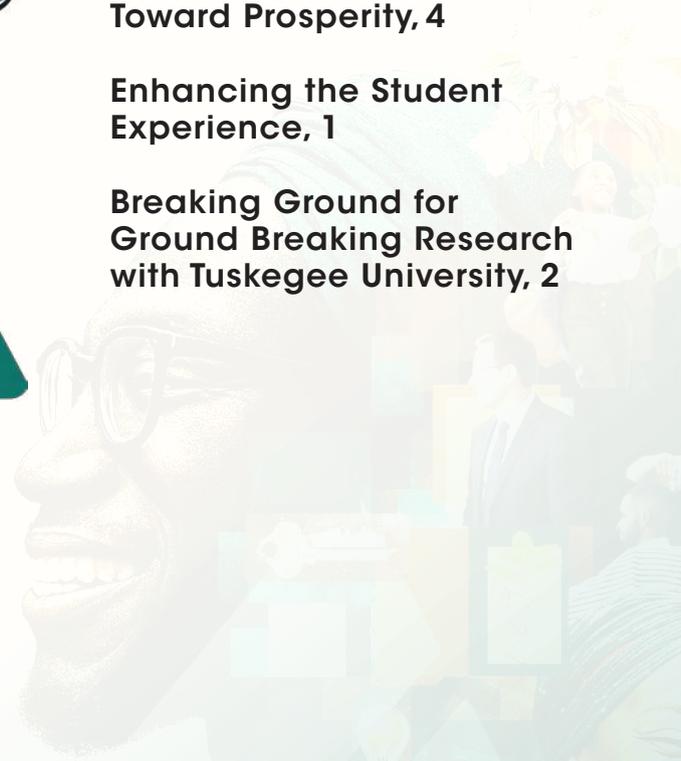


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Dear Friends,

Throughout HOPE's history, our most meaningful impact has been achieved by collaborating with others who share our commitment to a Deep South where everyone can prosper. The value of partnership was on full display in August at the groundbreaking for the Center for Genomics and Health Disparity Research at Tuskegee University, an investment that will save lives across the globe by advancing groundbreaking research, while positioning the University to achieve a prestigious classification for doctoral training and research. Like so many Historically Black Colleges and Universities, Tuskegee's impact far exceeds the financial resources available to them, relative to institutions with large endowments and public funding.

We also had the opportunity to gather with mission aligned allies at DELTA FEST 2025. Over 3,200 people joined in person and online to activate solutions to expand ownership, entrepreneurship and community infrastructure. Thirty sessions equipped attendees with concrete tools to help build an economic ecosystem in the Deep South where everyday people can prosper. If you missed it this year, mark the first week of September on your calendar for DELTA FEST 2026!

Building on the importance of ownership to advancing economic opportunity, in this report, we feature Wilmar Jacobs, who became a homeowner with the help of a HOPE mortgage. Just this past year, he used the equity he had built to make renovations that increased the value of his asset and improved his quality of life.

Even while the people and communities served by HOPE disproportionately bear the weight of these challenging times, every entrepreneur, every member-owner, every homeowner, every community facility, every partnership makes clear that together we can forge a Deep South where inclusive prosperity is the rule, rather than the exception.

Thank you for being our consistent supporter and partner in this important work.

Sincerely,

Bill Bynum

A handwritten signature in black ink that reads "Bill Bynum". The signature is fluid and cursive, with a long horizontal line extending to the right from the end of the name.

Chief Executive Officer

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## Enhancing the Student Experience

Led by Jason "Smiley" Abrams, the Andy Abrams Foundation is a nonprofit organization created to address the lack of quality housing for students attending Jackson State University, a Historically Black College & University in Jackson, Mississippi. "I want to create a positive environment for young adults pursuing higher education," said Abrams. Several years ago, Abrams came across a blighted property in Jackson and saw its potential as a place for student housing. After securing donations, he purchased the property but soon realized he needed additional funds to make the proper renovations. After being denied financing from another bank, Abrams turned to Hope Credit Union upon the advice from a

mentor. Abrams secured a \$350,000 HOPE loan to cover construction and remodeling costs, including furniture, kitchen appliances and other essential items necessary for student life. "We are continuing our mission and hope to open our doors to students in January 2026," said Abrams.



## Leveraging Ownership

Wilmar Jacobs has been a proud HOPE member-owner since 2015. When it came time to purchase his first home, choosing HOPE was an easy decision. Years later, he was ready to tap the equity he had built up through his HOPE mortgage and make long-awaited renovations. Jacobs once again turned to the credit union he trusted. "I feel great knowing I have a credit union like HOPE taking care of business," said Jacobs. HOPE was there to help, approving him for a Home Equity Loan and moving him another step closer toward achieving his financial goals.



## A Fresh Start in Springfield

Tony and Destiny Cook, along with their two children, moved from California to Springfield, Tennessee with nothing but "a hope and a prayer." After a major layoff at their company, the family found themselves starting over. They stayed with family and friends in Pleasant View, TN, while working hard to pay down their debts and rebuild their credit. Once they reached a more stable place, the Cooks began searching for a home of their own. Mr. Cook partnered with a local realtor, who told him about Hope Credit Union and the loan products designed to help families in situations like theirs. "We wanted a nice place to raise our children... we wanted a home for them," said Mr. Cook. The family had explored several mortgage lenders, but their gap in employment

caused delays and setbacks. That changed when they learned about HOPE's Affordable Housing Program, which offered 100% financing. With this support, the Cooks were approved for a home loan and were able to purchase their home sooner than expected. "HOPE offered a product and service that, to me, was unbelievable... it opened up an opportunity for my wife and I to set roots and provide for our children," said Mr. Cook. On November 7, 2025, the Cooks closed on their first home. They now look forward to raising their family in the growing community of Springfield. "When I was starting to lose hope in owning a home... HOPE came through and gave it back to me," said Mrs. Cook.



## Breaking Ground for Groundbreaking Research with Tuskegee University

In August, Tuskegee University broke ground on the Center for Genomics and Health Disparity Research, an annex to the Carver Research Center. The \$14 million project builds on a long legacy of research at Tuskegee University in the health care fields and continues to elevate the institution as a training ground for scientists in the Deep South. Once completed, the work at the center will play a pivotal role in moving Tuskegee University towards achieving the distinction of a Doctoral University with High Research Activity. HOPE committed \$7 million in New Markets Tax Credits to the project. "Tuskegee is about hope," said Dr.

Mark A. Brown, President and CEO. "We always have been about hope and solutions. Today, we are saying to the world that if you're looking for the solution, it can be found right here. We're going to build this building that is yet another building that will solve the nation's most complex problems."



## Rising to New Heights in Housing

New Orleans Area Habitat for Humanity (NOAHH) is an organization that partners with families in New Orleans and surrounding areas in Louisiana to build and finance new, safe, and affordable homes. NOAHH makes homeownership possible for families who do not qualify for traditional home loans by combining a willingness to contribute their time into building the NOAHH homes with no interest financing. NOAHH recently acquired a 40-acre site on a former golf course, in Terrytown, Louisiana and transformed it into a mixed-use community that serves as a model for affordable urban development. To bring this vision to life, NOAHH partnered with HOPE, which provided \$6.7 million in New Markets Tax Credit (NMTC) financing

to support the development. Rising Oaks will feature 68 units, including 2-, 3-, and 4-bedroom single-family homes, as well as dedicated senior housing, all designed for long-term affordability, accessibility, and sustainability. "Since initially learning about this project, I have appreciated NOAHH's commitment to working with the Council and community to identify shared objectives and thinking about how to use Rising Oaks as a platform for a long-term community development partnership with Terrytown, the West Bank, and Jefferson Parish," said Marion Edwards, Jefferson Parish District 1 Councilman.

## Impact 2025 Year-to-Date



### Homeownership

**509** Mortgage Loans Closed

### Mortgage Characteristics



People of Color



Women



First-Time Homebuyer



### Small Business & Community Economic Development

**74** Business and CED Loans Closed

### Business Loans and CED in Economically Distressed Areas\*



### Consumer & Retail Services

**1,296** Consumer Loans Closed

### Consumer Loans in Economically Distressed Areas

**41,017** Individuals Served in HOPE Member Households



\* Loans in Economically Distressed Areas are those made to people who live in a census tract with a poverty rate over 20% or a Median Family Income below 80% of the Area Median Income.



## DELTA FEST 2025 - Planting Seeds and Activating Communities Toward Prosperity

In August, more than 3,200 entrepreneurs, creatives, influencers, developers, investors, philanthropists, corporate executives, community builders, and other changemakers from across 20 countries and 4 continents gathered in person and online for DELTA FEST, a strategy to forge by 2035, a Deep South economic ecosystem where everyday people can access the resources they need to realize their potential and prosper.

Structured to advance solutions that advance ownership, entrepreneurship and community infrastructure, and infused with actionable information, networking, music and

fun, attendees exchanged resources and strategies that they could put to use advancing economic opportunity.

Participants called the presentations powerful and the engagement electric. According to one attendee, "You could just walk up to a mayor, a speaker, or a leader and have a real conversation." They added: "I know it's going to grow so big—I don't want to lose this."

Organized by HOPE, in collaboration with Yancey Consulting, DELTA FEST received generous support from The Ford Foundation, Wells Fargo, Capital One, W.K. Kellogg Foundation, Goldman Sachs, and Nathan Cummings Foundation and other donors who didn't just write checks; they showed up.

Our collective journey from possibility to prosperity continues in communities across the region. Mark the first week of September on your calendars for DELTA FEST 2026. [A full recap of DELTA FEST 2025 is available here.](#)



## From Renters to Owners: Honoring Sabrina Billings' Transformative Leadership

At the 2025 Dorothy Richardson Award Ceremony for Resident Leadership, hosted by NeighborWorks America, community transformation took center stage. Alpresteon "Sabrina" Billings, CEO of Gateway Community Development Corporation in Yazoo County, Mississippi, was recognized for leading an initiative that helped 40 families move from renting to owning their homes.

Through partnerships with Hope Enterprise Corporation, Enterprise Community Partners, and NeighborWorks America, Billings was the on the ground leader who guided residents through a first-of-its kind lease-purchase program that

included financial coaching and access to affordable mortgages. Her work embodies the spirit of collaboration that defines HOPE's mission: empowering families, strengthening communities, and building generational wealth across the Deep South. "I'm looking forward to when I say, these are your keys. Now this is your home and you can pass it on from generation to generation," said Billings.

*Make Your  
Transformational Deposit  
Today!*

Visit us at <https://product.hopecu.org/transform> or contact our Investor Relations Department at **877-654-4673 (HOPE)** for assistance with making a Transformational Deposit.

