



# Hope NOTES

WINTER 2026



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## A New Year, A Better Plan: Turning Financial Resolutions into Real Progress

Every January, many of us set New Year's resolutions with the best intentions. We promise ourselves this will be the year we save more, pay down debt, stick to a budget, or finally feel confident about our finances. But by February—or even sooner—those goals can start to slip away, often because we're trying to do it all alone.

At HOPE, we believe real financial progress doesn't come from willpower alone—it comes from having the right plan and the right partner.

That's why we're proud to offer GreenPath Financial Wellness, a trusted resource available free to HOPE members. GreenPath makes it easier to move beyond resolutions and take meaningful, lasting steps toward financial stability.

Through GreenPath, members can connect with certified financial counselors who provide one-on-one guidance tailored to your unique situation. Whether you're looking to manage debt, build a realistic budget, improve your credit, or set achievable financial goals, GreenPath meets you where you are and helps you map a path forward. Their approach is practical, judgment-free, and designed to support long-term success—not quick fixes.

This partnership is especially valuable for women and others who may be juggling family responsibilities, career transitions, or unexpected financial challenges. GreenPath offers tools, education, and encouragement for anyone who knows they want change but isn't sure where to start.

As you step into the new year, consider replacing resolutions with a plan—and a partner who's invested in your success. With HOPE and GreenPath Financial Wellness by your side, building healthier financial habits doesn't have to feel overwhelming. It can feel empowering.

Learn more and get started today by visiting [www.hopecu.org/resolution2026](http://www.hopecu.org/resolution2026).

## You're Invited: 2026 Annual Member Meeting

HOPE has been hard at work to strengthen the financial health and wealth of people in under-resourced communities across the Deep South over the past year. From working to expand mortgage options to close the Black/White homeownership gap to introducing new digital banking tools that help members access and manage their funds more efficiently, HOPE's staff has been highly engaged in meeting the needs of our members and the communities we serve.

Mark your calendar to join us at the 2026 HOPE Members Meeting on Saturday, March 21, (time forthcoming). During the meeting, HOPE's board and staff will report on our progress in 2025 and outline significant opportunities on the horizon. Members can attend in person at HOPE's new Economic Empowerment Center at 5471 I-55 North Jackson, Mississippi. Register to attend in person or virtually by visiting [www.hopecu.org/2026membersmeeting](http://www.hopecu.org/2026membersmeeting).

We will be sharing additional event details and news about an exciting community event, so check the website for updates.

Hope Federal Credit Union members will vote on the credit union's Board of Directors during the meeting. In accordance with the credit union's bylaws, the following individuals are presented for election:<sup>1</sup>

- Mauricio Calvo
- Carolyn Jefferson
- Alice Graham
- Brenda Richard-Montgomery
- Emily Trenholm

<sup>1</sup>Nominations 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 February 4, 2026. There will be no nominations from the floor if there is at least one nominee for each position to be filled.

## HOPE Checking Accounts: Five Great Options, One Convenient Location

Here at HOPE, you can choose from five great checking accounts. Each of them will allow you to conveniently access the funds you need every day while providing the security of a federally insured credit union.

Whether you're just starting out and need something basic or you're ready for a fully-featured checking account, HOPE has an option to fit your needs.

- Easy Checking
- Student Checking
- Easy Checking Plus
- HOPE Choice Card
- HOPE Rewards Checking

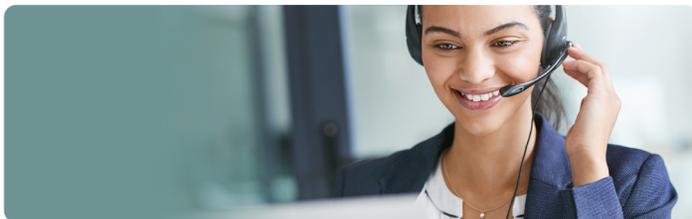
When you're ready to bank on your own terms, you're ready for a checking account from HOPE. See which option is right for you at [www.hopecu.org/checking](http://www.hopecu.org/checking).

## HOPE Program Available to Support Mortgage Borrowers with Their Loans

Owning a home is an important milestone—and at HOPE, we know that maintaining financial stability along the way matters just as much. That's why HOPE Mortgage Loan Servicing is sharing helpful information about an assistance program that may be available to eligible borrowers.

This program is designed to provide added support to homeowners, helping ease financial pressures and create a more secure, manageable homeownership experience. Whether you're navigating changing expenses or simply looking for guidance, HOPE is here to help you explore options that may reduce stress and support your long-term success. If you'd like to learn more about this assistance opportunity and find out whether it may be right for you, we encourage you to reach out.

Our team is ready to walk you through the details, answer your questions, and provide personalized support every step of the way. Contact [stephen.kennedy@hopecu.org](mailto:stephen.kennedy@hopecu.org) or call **601-949-2813** for more information.



## Expanded Call Center Hours to Better Serve You

We're excited to share that HOPE's Call Center has updated its hours to give you even more support when you need it most. Whether you're checking your balance, asking a question, or looking for guidance on your financial journey, our team is here to help — early mornings, evenings, and weekends.

### New Call Center Hours

Monday – Friday: 6:00 AM – 10:00 PM  
Saturday – Sunday: 8:00 AM – 4:00 PM  
Holidays: 8:00 AM – 4:00 PM (Closed Thanksgiving and Christmas)

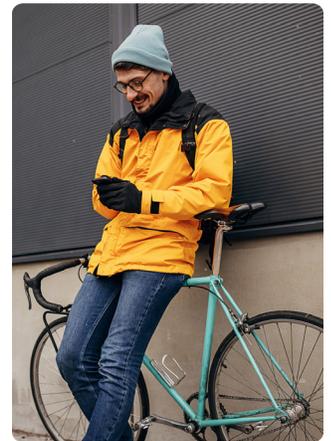
These extended hours reflect our commitment to being accessible, responsive, and right by your side as you manage your money with confidence.

If you need assistance, just call 1-866-321-HOPE (4673) — we're here for you. Details at [www.hopecu.org/contactus](http://www.hopecu.org/contactus).

## Advanced Card Controls, Right at Your Fingertips

MyCardRules™ is the newest feature available in the HOPE Digital Banking App, giving you more control, confidence, and security when using your HOPE bank card — whether you're shopping online, traveling, or managing everyday expenses.

With MyCardRules™, you can manage your card in real time, right from your phone. Set spending limits, turn your card on or off instantly, and receive alerts when transactions occur, helping you spot unusual activity quickly and protect your money.



Designed for convenience and peace of mind, MyCardRules™ puts advanced card controls at your fingertips — so you can bank smarter and stay in control, anytime and anywhere. With MyCardRules™, you decide when, where, and how your cards are used. Learn more and get started at [www.hopecu.org/mycardrules](http://www.hopecu.org/mycardrules).

## Branch Closures

**Martin Luther King, Jr. Day**  
Monday, January 19

**Presidents Day**  
Monday, February 16

**Mardi Gras**  
(Biloxi, MS, and New Orleans, LA)  
Tuesday, February 17

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

## Contact HOPE

### General Account Information

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

**HOPE Digital Banking:** Go to [www.hopecu.org](http://www.hopecu.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.hopecu.org/branches](http://www.hopecu.org/branches)

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