

Quarterly Report |

JANUARY - MARCH 2026



Hope 
credit union
enterprise corporation
policy institute

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Dear Friends,

Access to opportunity—not talent—often determines whether individuals can realize their potential and thrive. Across the Deep South, talent is everywhere, but opportunity is not. HOPE exists to change that—providing capital and advisory services that build pathways to opportunity for under-resourced people and communities.

The stories in this report illustrate HOPE's impact as the Deep South's community development investment bank.

From Jackson, where Arteshia Anderson became a homeowner after being turned away elsewhere, to entrepreneurs like Marcus Myles—whose gravel business grew from a small family loan into a source of generational wealth—these are powerful examples of what happens when determination is matched with access to capital and capacity. As Marcus shared, "*somebody has to take that first gamble.*" For HOPE, it's not a gamble—it's a smart investment in the region and its people.

Smart investments are taking root across the Deep South. In Tennessee, Myers Portfolio is restoring properties and expanding access to safe, affordable housing for families often left out of the traditional market. In Montgomery, investments in local businesses like Whitlow Barbershop are strengthening community anchors that create jobs and foster stability. And in Louisiana, a \$7.5 million investment in Louisiana Key Academy is ensuring that hundreds of students with dyslexia have a permanent, stable place to learn and succeed.

These stories also provide HOPE with powerful data to inform broader systems change. From shaping national policy through the Brookings-AEI Commission on Rural Prosperity, to collaborating with HBCUs and healthcare leaders to inform workforce strategies—HOPE amplifies the impact of its financing by shaping policies and practices that benefit the entire region.

Together with partners who understand that everyone benefits from a strong, inclusive economy, we are building a Deep South where everyday people can thrive.

Thank you for your continued partnership.

Bill Bynum



Chief Executive Officer

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Where Legacy Begins

For Arteshia Anderson, homeownership represented far more than purchasing a house; it was about creating stability, growth, and a foundation for the future. Married to her husband, Deandre, for five years, Anderson describes herself as driven, dependable, and deeply committed to achieving her goals. In May 2025, the couple decided it was the right time to pursue homeownership as part of their vision for long-term financial security and a place they could truly call their own. After hearing positive experiences from other members, Anderson connected with Hope Credit Union and quickly recognized the organization's commitment to helping families achieve their dreams of homeownership. Receiving approval

for financing and walking into her first home were moments filled with excitement, gratitude, and pride. Today, the Anderson family enjoys spending quality time together in a space that represents peace, connection, and new beginnings. "It's a powerful step toward building stability, legacy, and a brighter future. A home is more than just shelter; it's the solid foundation upon which our future is built," says Anderson.



Building the Foundation

Marcus Myles turned a childhood fascination with trucks into a successful gravel supply business, A1 Rocks in a Box. He launched the company in 1993 with a small loan from his mother. Although traditional lenders repeatedly denied him financing for equipment, Hope Credit Union provided a \$100,000 loan that allowed him to purchase his first bulldozer, expand his business, and compete for larger jobs. Myles credits HOPE with helping him build generational wealth, providing opportunities for his children, and supporting both his business and personal financial goals over the years. "Somebody has to take that first gamble on you before anybody else will," Myles says. "That's what HOPE did for me."



Reviving Properties, Restoring Communities

Myers Portfolio, founded in 2024 by husband-and-wife team Lorenzo and Meghan Myers, is expanding access to affordable housing across Tennessee. Based in Cordova, the couple has steadily grown the business over the past two years, combining hands-on property rehabilitation with a mission to serve renters often excluded from traditional housing markets. Myers Portfolio specializes in leasing quality, affordable homes to individuals who face barriers such as low credit scores or limited rental histories. By purchasing and renovating properties, the company transforms underutilized housing into safe, stable homes—creating opportunities for tenants to build security and move forward. The Myers

were introduced to HOPE through a local realtor and secured \$150,000 in working capital financing. This investment is supporting critical renovations and upgrades, as well as operating expenses, tenant outreach, and maintenance—ensuring the company can continue to grow while maintaining high standards for residents. With HOPE's support, Myers Portfolio is positioned for expansion beyond Tennessee into Mississippi and Arkansas, broadening its impact across the region. "We're grateful for HOPE's investment in our vision," said Meghan Myers. "It's helping us reach more families and scale our work into new communities."



Paving the Way for Growth

Founded in 2021 by entrepreneur Patrincia Whitlow, P&W Multi Investments LLC was created to build long-term wealth through real estate investment while supporting small business growth in Montgomery, Alabama. Alongside her husband, William Whitlow, the company operates The Whitlow's Barbershop, a trusted community business that has served customers for more than 20 years. As the shop continued to grow, limited parking created challenges that restricted the number of clients the business could serve each day. After learning about Hope Credit Union through a local seminar, the Whitlows secured a \$52,738 loan to fund cosmetic upgrades, expand marketing efforts,

hire two additional employees, and purchase the property adjacent to the barbershop to create additional parking for clients and barbers. The improvements have positioned the business for continued growth while strengthening its ability to serve the community for years to come. "To share our vision with HOPE and to allow them to help us meet our goals has been a blessing," said Mr. Whitlow.



Creating Pathways for Success

Louisiana Key Academy is a public charter school network dedicated to serving students with dyslexia through evidence-based, structured literacy instruction. Led by CEO Dr. Laura Cassidy and CFO Jonathan Snyder, the network operates three campuses in Baton Rouge, Covington, and Shreveport, serving grades 1–8. As the region's only tuition-free public charter network focused exclusively on students with reading disabilities, Louisiana Key Academy fills a critical gap for families seeking specialized academic support. HOPE provided approximately \$7.5 million in facility financing to support the acquisition of the newly renovated Baton Rouge campus and refinance its construction loan into long-term permanent debt. This

investment enables Friends of Louisiana Key Academy, the supporting nonprofit, to secure ownership of its largest campus—ensuring long-term stability and predictable occupancy costs. "We are thankful for HOPE for providing financial margin to support classrooms," said Snyder. By helping Louisiana Key Academy establish a permanent home, HOPE's financing strengthens organizational sustainability, protects instructional continuity for hundreds of students, and expands access to specialized public education for families with limited options. The transaction reflects HOPE's ongoing commitment to educational equity, disability access, and community-centered growth.

Impact 2026 Year-to-Date



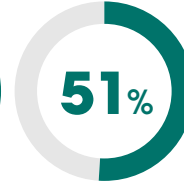
Homeownership

108 Mortgage Loans Closed

Mortgage Characteristics



People of Color



Women



First-Time Homebuyer



Small Business & Community Economic Development

27 Business and CED Loans Closed

Business Loans and CED in Economically Distressed Areas*

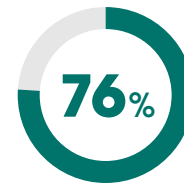


Consumer & Retail Services

354 Consumer Loans Closed

Consumer Loans in Economically Distressed Areas

42,555 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.



Investing in the Future of New Orleans' 7th Ward

Recently, a cohort of advisors from Natural Investments joined HOPE in New Orleans to learn more about the work supported by the deposits of their clients. While in the community, the team toured Rob ert Fresh Market and St. Bernard Circle Apartments, an affordable housing project. Rob ert Fresh Market, originally opened in 1946 as the Schwegmann Giant Supermarket. After the levees broke following Hurricane Katrina, the property incurred significant damage and sat vacant for several years. The Rob ert family revitalized and reopened the 26,000-square-foot store in 2017 with support from historic tax credits and a Healthy Food Financing Initiative (HFFI) loan. St. Bernard Circle Apartments

features best in class building standards to create a lasting home for residents in a hurricane prone region. It also provides storefront space for two Black owned businesses and features indoor and outdoor spaces accessible to the broader community. The team from Natural Investments has facilitated over \$20 million in socially responsible investments into HOPE.



Listening to the Delta, Reimagining Rural America

America's Rural Future, the Brookings-AEI Commission on U.S. Rural Prosperity, is a bipartisan initiative advancing pragmatic, long-term solutions to ensure rural communities can thrive in the 21st century. The Commission addresses critical issues including workforce and economic growth, connectivity and demographics, health systems and outcomes, natural resources and climate resilience, and effective policy and governance. Guided by research, site visits, and direct engagement with rural leaders nationwide, the Commission will release a national rural strategy in fall 2027—shaping federal policy, legislative

priorities, and future community investment. HOPE CEO Bill Bynum is among the 17 commissioners leading this effort. In March 2026, HOPE hosted the Commission in the Mississippi Delta, where members engaged with residents, toured development projects, and held a field hearing at Mississippi Valley State University—grounding national policy discussions in the lived experience of rural communities.



Partnering for Healthier, Stronger Communities

Strengthening connections between healthcare, education, and community finance took center stage at the National Medical Association Region III & Region V Annual Meeting at Southern University. The National Medical Association (NMA) is the largest and oldest national organization representing African American physicians and their patients in the United States. The convening brought together medical professionals, educators, and leaders to address workforce needs and expand opportunity across the region. During the event, HOPE CEO Bill Bynum shared the organization's expertise and emphasized the critical role financial institutions play in partnering with anchor institutions—

public schools, HBCUs, and hospitals—to build sustainable talent pipelines and support community health. This work reflects a broader strategy to direct capital where it can drive both economic mobility and community resilience. The conversations reinforced a shared understanding: today's investments in people, institutions, and systems are shaping stronger, more equitable communities for the future.

*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.

