



# Deter, Detect, and Defend Against Identity Theft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

While there are no guarantees about avoiding identity theft, there are steps you can take to minimize your risk and the damage if a problem occurs:

### DETER IDENTITY THIEVES BY SAFEGUARDING YOUR INFORMATION.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never click** on links sent in unsolicited emails; Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.
- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home.

### DETECT SUSPICIOUS ACTIVITY BY ROUTINELY MONITORING YOUR FINANCIAL ACCOUNTS AND BILLING STATEMENTS.

#### Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

#### Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
  - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it. Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228 to order your free credit reports each year. You also can write:  
Annual Credit Report Request Service,  
P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

### DEFEND AGAINST ID THEFT AS SOON AS YOU SUSPECT IT.

Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open

new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert:

- **Equifax:** 1-800-525-6285
- **Experian:** 1-888-EXPERIAN (397-3742)
- **TransUnion:** 1-800-680-7289

You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too. Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

**Close accounts.** Close any accounts that have been tampered with or established fraudulently.

- Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.

**File a police report** with your local police or the police in the community where the identity theft took place. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

**Report the theft to the Federal Trade Commission.** The FTC maintains a database of I.D. theft cases used by law enforcement for investigations.

**Online:** [ftc.gov/idtheft](http://ftc.gov/idtheft)

**By phone:** 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

**By mail:** Identity Theft Clearinghouse

Federal Trade Commission, Washington, DC 20580

## BRANCH CLOSING NOTICE

HOPE branches will be closed in observance of the following holidays:

**2007 HOPE HOLIDAY:**

Thanksgiving  
Christmas

**2008 HOPE HOLIDAY:**

New Year's Day

**DATE OBSERVED:**

Thursday & Friday, November 22 & 23  
Monday & Tuesday, December 24 & 25

**DATE OBSERVED:**

Tuesday, January 1

*Don't forget: HOPE is always open, even when the branches are closed. Just use the HOPE24 telephone banking system at 1-877-214-HOPE or HOPENet, our internet banking solution, at [www.hopecu.org](http://www.hopecu.org).*

## Privacy for HOPE Members

At Hope Community Credit Union (HOPE), we're committed to providing services and products to meet your financial needs and goals. Gathering information is fundamental to our ability to do this. Protecting your personal information and using it in a trustworthy manner is a high priority for everyone associated with HOPE.

As a member, you also have a responsibility to safeguard your financial information. You should protect your personal identification and any access device we provide at your request; immediately report the compromise, loss, or theft of those items; and you should carefully review the account statements we send to you and report any unauthorized transactions.

We're committed to taking reasonable steps to protect the privacy of our members in all areas of our operation. So that you can rely on the quality of products and services we offer, we stand behind the following privacy policy:

HOPE obeys the letter and the spirit of the laws that apply to credit union member account information and privacy.

We will collect and use information only for legitimate business purposes. We will maintain strong security controls to protect the information in our files and data processing systems.

We will allow only employees actively involved in their assigned duties to have access to your information. Employees are governed by a code of conduct that includes the responsibility to maintain the confidentiality of each member's personal information.

We will comply with requests to provide information when legally required to do so; upon receipt of your written authorization; for credit reporting; or to prevent fraud.

We may share member information with companies that assist us in providing services such as automated teller machines, debit and credit cards, checking accounts, home banking, etc. These business partners will be given only the information they need in order to provide the service. As part of their contract with us, they must agree to protect our members' information by meeting our confidentiality requirements. We will disclose the identity of any third-party vendor upon request.

Any member who does not want to receive information from our business partners who offer products designed to enhance their financial well being (such as insurance), may call or write us requesting that they be excluded from any future offerings.

## Get a HOPE Consumer Loan



***When you need a loan, HOPE is ready to help.***

If you are considering buying a car, renovating your home, consolidating your debts, or making some other major purchase, you should consider a HOPE consumer loan.

Anyone can apply for a HOPE consumer loan. The process is simple, our rates are affordable, and there are no hidden fees. And you get a quick decision, usually in less than 24 hours.

Come by or call one of our branches and speak to a consumer loan officer to get started.

## HOPE Members Served by New Staff

As the credit union continues to grow and meet more needs, we've expanded our staff to take care of our customers. Since July, HOPE has added personnel to all locations to help handle additional member needs and visits to the branch.

**Our newest HOPE team members include:**

### **Biloxi Program Office:**

Don Jackson – Mortgage Loan Originator  
Mileah Lyon – Mortgage Loan Originator  
Stephanie Milam – Mortgage Processor

### **Jackson Medical Mall Branch:**

Michellia Howard – Member Service Representative

### **Jackson Terry Road Branch:**

Quaysha Lowe – Member Service Representative

### **Memphis Program Office:**

Jonelle Richard – Member Service Representative

### **New Orleans Central City Branch:**

Gary Wood – Branch Manager  
Carlito White – Assistant Branch Manager  
Monique Butler – Member Service Representative

## VA Home Loans Now Available at HOPE

Mortgage borrowers have a new financing option available through the credit union. HOPE has been approved to offer Veterans Administration loans for homebuyers.

People who qualify for VA loans can take advantage of special product features that can include 100% financing, negotiable, and no mortgage insurance premiums. Contact HOPE Mortgage by calling 1-866-321-HOPE for more information.

## CONTACT HOPE

***NOTE: HOPE's Terry Road Branch in Jackson and the New Orleans Central City Branch both have new telephone numbers!! Please take a moment to make a note of them for future reference***

### **GENERAL ACCOUNT INFORMATION –**

**HOPE24 Telephone Banking:** (877) 214-HOPE

**HOPENet Online Banking:** Go to [www.hopecu.org](http://www.hopecu.org), then click on the HOPENet button.

**DEPOSITS:** Phone: (866) 321-HOPE

**E-mail:** [deposit@hopecu.org](mailto:deposit@hopecu.org)

**U.S. Mail** (Do not send Cash Deposits through the mail):

Hope Community Credit Union

P.O. Box 22886

Jackson, MS 39225-2886

**Commercial Loans** – E-mail: [commercialloan@hopecu.org](mailto:commercialloan@hopecu.org)

**Consumer Loans** – E-mail: [consumerloan@hopecu.org](mailto:consumerloan@hopecu.org)

**Mortgage Loans** – E-mail: [mortgageloan@hopecu.org](mailto:mortgageloan@hopecu.org)

**HOPE Affinity Network** – E-mail: [affinity@hopecu.org](mailto:affinity@hopecu.org)

**Supervisory Committee** – Phone: (601) 944-1100

Email: [supervisory.committee@hopecu.org](mailto:supervisory.committee@hopecu.org)

### **BRANCH PHONE NUMBERS:**

Jackson: (601) 961-6775

New Orleans: (504) 581-HOPE (4673)