



During Uncertain Times, Your Money Is Safe with Us



Recent attention from the media regarding the financial difficulties of several lending institutions across the country has prompted many people to be concerned about the safety of their money on deposit in checking and savings accounts.

Hope Community Credit Union (HOPE) wants to assure our members that we are financially healthy and remain so during these changing times. Money in your account(s) at HOPE is insured through the National Credit Union Administration (NCUA). NCUA is the federal agency that charters and supervises federal credit unions and insures your savings with the "full faith and credit" backing of the U.S. Treasury.

How Your Money Is Protected

The NCUA insurance coverage protects all of HOPE's deposit accounts including Checking, Savings, and Wealth Building (Money Market, individual Retirement Accounts (IRAs), Certificate of Deposit) accounts. Your deposit accounts are insured up to \$100,000. Certain retirement accounts, such as an IRA, are insured up to \$250,000 each. The NCUA does not insure the money you invest in mutual funds, stocks, bonds, life insurance policies and annuities. To determine how much of your savings is covered by federal insurance, visit the NCUA insurance calculator at <http://webapps.ncua.gov/ins/>

Important Facts:

- HOPE members do not pay for account insurance protection.
- NCUA insurance coverage is the strongest deposit fund protection for consumers today.
- Not a penny of any member's savings has ever been lost from a federally insured credit union.

For More Information

NCUA has set up a call center to handle any questions you may have about the NCUA insurance that protects your funds on deposit here at HOPE.

The Insurance Call Center will take calls from 7 a.m. to 5:30 p.m. (CDT) Monday through Friday. You can reach the Insurance Call Center toll-free at 1-800-755-1030, extension 1.

Visit the NCUA electronic tool kit online for more useful information: <http://www.ncua.gov/ShareInsurance/Index.htm>.

HOPE Changes Schedule of Fees

HOPE's board recently approved changes to the fees charged by the credit union. Effective December 1st of 2008, all dormant accounts with balances at or below \$100.00 will incur fees on a monthly instead of quarterly basis. A dormant account is defined as an account that has no transaction history for a period of one year.

A copy of the new Schedule of Fees document is being mailed to all members in the September statement cycle. The revised fees can also be found online and are available in printed form from any full-service HOPE branch.

Branch Closing Notice

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

2008 HOPE HOLIDAY:	DATE OBSERVED:
Thanksgiving	Thursday, Nov. 27 & Friday, Nov. 28
Christmas	Thursday, Dec. 25 & Friday, Dec. 26
New Years 2009	Thursday, Jan. 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.



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 for avoiding identity theft, there are steps you can take to minimize your risk and/or 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 and keep them up-to-date. Visit 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 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 authorization. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at 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 (FTC). The FTC maintains a database of ID theft cases used by law enforcement for investigations.

Online: 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

CONTACT HOPE

GENERAL ACCOUNT INFORMATION –

HOPE24 Telephone Banking: (877) 214-HOPE

HOPENet Online Banking: Go to www.hopecu.org, then click on the HOPENet button.

DEPOSITS: Phone: (866) 321-HOPE

E-mail: 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

Consumer Loans – E-mail: consumerloan@hopecu.org

Mortgage Loans – E-mail: mortgageloan@hopecu.org

HOPE Affinity Network – E-mail: affinity@hopecu.org

Supervisory Committee – Phone: (601) 944-1100

Email: supervisory.committee@hopecu.org

BRANCH PHONE NUMBERS:

Jackson: (601) 961-6775

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