

Fall 2018

President's Letter

It's almost fall, how is that possible? Schools are beginning to welcome students back to the classroom, leaves are starting to change, and before we know it, the holidays will be upon us. This is always a busy time of year for our members, as well as our organization! We have so many items to share with you in this newsletter, I decided to keep my comments short and sweet and let the content speak for itself.

I encourage you to pay close attention to the member education below, as it is incredibly important that you stay safe and secure with cyber crime on the rise.

As always, I appreciate your steadfast loyalty to our organization. If there is anything that I can do to assist you in getting ahead financially, please contact me at 740.522.8311 or jjohnson@hopewellfcu.org. Enjoy your Fall season!



James G. Johnson
President and CEO

FFIEC Member Education

We are committed to preserving your privacy and security. With more consumers using the internet to conduct banking transactions, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. One of the best ways to avoid fraud is to become an educated consumer and we would like to help you in this endeavor. Please take a moment to read this important information on how to keep yourself safe when conducting business online. Additional details about this document can be found by visiting www.hopewellfcu.org.

Tips for Keeping Your Information Safe

- Set good passwords.
- Safeguard you PIN.
- Don't reveal personal information via email.
- Don't download files online.
- Be cautious of hyper linked items.
- Be cautious of Websites and review URL.
- Logoff from sites when you are done.
- Monitor account activity.
- Assess your risk.

Please remember, HFCU and its affiliate partners will NEVER request your sensitive account information via text, phone or email.

For additional details about these precautions, please visit www.hopewellfcu.org/About/FAQs

Mark Your Calendar

September 3	Labor Day	All Offices Closed
October 8	Columbus Day	All Office Closed
October 31	Halloween	
November 12	Veteran's Day Observed	All Offices Closed
November 22	Thanksgiving	All Offices Closed

Did You Know?

You Can Apply for a Hopewell Vehicle Loan Right at the Dealership

IN THE MARKET FOR A NEW OR USED SET OF WHEELS?

We can help! We offer competitive lending opportunities, with local decision makers, that will make your vehicle purchase a breeze! So, whether you are looking for that sporty new ride, a gently used minivan, or anything in between, look no further than Hopewell Federal Credit Union.

WANT TO GET PRE-APPROVED?

It's easy to apply and get pre-approved for your vehicle loan. Simply stop by our Heath, Newark or Johnstown location and allow us to assist you with your car buying process. We'll even send you with a pre-approval letter to make your experience at the dealership seamless.

WANT TO APPLY FOR A HOPEWELL FEDERAL CREDIT UNION LOAN RIGHT FROM THE DEALERSHIP?

Hopewell works directly with dealerships to allow you to apply for a loan on sight! With our Indirect program, you'll get the same great rates you would receive by coming into one of our branches.

WHAT DO I NEED TO DO TO APPLY FOR A HOPEWELL LOAN AT THE DEALERSHIP?

Just let your dealer know that you would like to obtain Hopewell Federal Credit Union financing, it's that easy!

Community News

HOPEWELL RECENTLY PRESENTED A DONATION TO THE LICKING COUNTY HUMANE SOCIETY

On Saturday, July 14th, Hopewell held its eighth annual Car Show at the Newark office. It was a fantastic event and through the generosity of our sponsors and participants of the show generated a substantial donations. These proceeds, totaling \$1800.00, as well as a host of items from the LCHS online wish list, were presented to Lori Carlson, Executive Director of the Licking County Humane Society.

The event was sponsored by Courtesy Ambulance, CoughlinCars.Com, Kool 101.7, Grayson Graphics, Webb Financial Group, LLC, Alphaslink Technologies, Kar Shoz, Poppy's Roadside Diner, Cummins Allison, Cooperative Business Services, Kinect Rehab, Lockton Companies, LLC, CUNA Mutual Group, Weltman, and Weinberg & Reis Co., LPA. Jim Matheny of Kar Shoz coordinated the show which brought in thirty-five cars featuring a variety of years, makes and models.

Attendees of the event enjoyed free admission, DJ music provided by Jim Matheny of Kar Shoz, food from Poppy's Roadside Diner, 50/50 raffle, and door prize drawings. The Licking County Humane Society was on hand with some of their adoptable pets.

PHOTOS: Lori Carlson, Executive Director of the LCHS accepting check from James G. Johnson, President and CEO of HFCU. Rosie, a recent pet adopted from LCHS and some of the beautiful vehicles on display.



Specialty award winners included:

AWARD	NAME	LOCATION	YEAR/MAKE/MODEL
DJ's Choice	Cliff Warner	Newark, Ohio	1956 Chevy 210
CEO Award	Mark Bess	Glenford, Ohio	1969 Buick Electra
Gerald Erhard Memorial Award	Robert A Walston	Newark, Ohio	2001 Ford Mustang Bullitt GT
Top 18	Dennis Bullock	St. Louisville, Ohio	1963 Chevy Impala SS
Top 18	Scott Shepherd	Newark, Ohio	1955 Chevy "Pro Street" Belair
Top 18	Sam Humphrey	Newark, Ohio	1963 Chevy Super Sport
Top 18	Terry Dugan	Newark, Ohio	1930 Ford Street Rod
Top 18	George Nash	Newark, Ohio	1968 Mercury Cougar
Top 18	Phil Coffman	Newark, Ohio	1969 Chevy Chevelle
Top 18	Ricky Wright	Newark, Ohio	1970 Chevy 396 Chevelle
Top 18	Dave Johnson	Heath, Ohio	1967 Ford Mustang Shelby
Top 18	Mark Lester	Johnstown, Ohio	1967 Chevy Camaro
Top 18	Rob Messenger	Newark, Ohio	1917 Ford Model T
Top 18	Brandon Hale	Newark, Ohio	1990 Ford Mustang GT
Top 18	Ric & Mary Stare	Newark, Ohio	1967 Plymouth Barracuda
Top 18	Brian Spellman	Hanover, Ohio	1971 Chevy Chevelle
Top 18	Bobby Pigg	Newark, Ohio	1932 Ford Coupe
Top 18	Mark Sheets	Newark, Ohio	1968 Dodge Charger
Top 18	Ken Wilson	Newark, Ohio	1948 Dodge Truck
Top 18	Jim Brown	Newark, Ohio	1948 Chevy
Top 18	Bob Wess	Glenford, Ohio	1928 Hudson



HOPEWELL TEAM MARCHED IN THE JOHNSTOWN FIREMAN'S FESTIVAL PARADE

The Johnstown Fireman's Festival parade is always a fun event for our team. Despite the very hot temperatures that day, we braved the elements to show the Johnstown community our support. Dressed as superheroes to highlight our amazing Hopewell Hugs accounts, perfect for little superheroes who want to learn to save, we hit the parade route. We tossed candy and felt the spirit of the exciting day. Hugs even made an appearance to the delight of parade goers.



HOPEWELL GOES HOG WILD AT THE HARTFORD FAIR

On August 9th, we had the opportunity to attend the Market Hog sale at the Hartford Fair. We purchased hogs from Peyton Broseus and Alex Panza. Congratulations to all the students who participated in the fair. We know that you put in a lot of hard work and it certainly shows!



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Earn cash back with Love to Shop at over 1,500 online retailers.

To find out more and learn about other valuable discounts, www.hopewellfcu.org or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of HFCU.

IS IT TIME FOR SOME HOME IMPROVEMENTS?

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Coming Soon Apple Pay

Apple Pay is a mobile payment and digital wallet service by Apple Inc. that allows you to make payments with your Hopewell Federal Credit or Debit cards, right from the convenience of your iPhone, Apple Watch, iPad or Mac. Watch our website for release news on this exciting addition.

Elder Financial Exploitation

To con artists, down-on-their-luck relatives, or opportunistic acquaintances, they are gold mines. Individuals over the age of 50 control 70% of the country's wealth, and seniors between the ages of 65 and 74, with an average net worth of \$1.06 million, have more assets than any other age group.

"That's where the money is," says Jay Haapala, AARP associate state director of community outreach in Minnesota. "If college kids had a bunch of disposable income lying around, criminals would be trying to figure out how to scam college kids."

Dementia, disability, and decline can make it even easier for criminals. All told, it is a problem that costs American seniors billions of dollars every year.

Common forms of exploitation

There are myriad scams, unethical businesses, and unscrupulous individuals preying on seniors all the time. While the details vary, there are a few familiar scenarios.

Breach of trust

The vast majority of elder financial abuse—as much as 90%, according to the National Adult Protective Services Association—is committed by caregivers or close family members. A son is added to a checking account to help manage Mom's bills and then starts using the account to pay off gambling debts. Or Grandpa gives valuables to the housekeeper and eventually—at her suggestion—names her in the will.

Phone scams

Someone calls, ostensibly from the IRS, saying that an individual has a tax bill that is going to rise with interest and fees unless paid immediately. Or someone calls with news that there is a problem with a credit card and they need a Social Security number and birth date to access account information to clear things up.

Phishing scams

As more seniors head online, they grow more susceptible to phishing scams. Phishing emails look as though they come from legitimate sources such as banks or credit card issuers. They ask seniors to click on a link to enter account information in order to verify recent transactions or to rectify problems with accounts. Unfortunately, the links are fake, and criminals use them to gather personal account information, which they use to drain accounts or steal identities.

So, how do you protect yourself and your loved ones from elder financial abuse? Sign up on the Do Not Call Registry. This prevents businesses from contacting you. Those that do come through either don't know what they're doing or don't care. "Either way," says Haapala, "you should not do business with them."

Haapala also reminds seniors to conduct their personal business within the financial services system. Financial institutions have fraud protection services that limit an individual's risk. They also have systems that make it possible to trace funds back to criminals in some instances.

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LIVE • WORK • WORSHIP • BANK *HERE*

Welcome to
Our Newest
Hopewell
Team
Members



Sara Gigliotti
Teller

Jennifer Richardson
Teller

Credit Unions On Top in June Forbes Ratings

Credit unions beat banks in new member/customer service ratings released by Forbes during their in Forbes Business Writer, Kurt Badenhausen's recent article titled, "The Best Banks And Credit Unions In Every State". Credit unions earned an average score of 80 versus 75.2 for banks. Additionally, it revealed a satisfaction rating of 4.42 for credit unions and 4.24 for banks, on a scale of 1 to 5.

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