

HOPEWELL FEDERAL

CREDIT UNION

Heath • Newark • Johnstown

NEWS

Winter 2018

President's Letter

Happy Holidays! As we enter the final phase of 2018, I would encourage you to take advantage of the many benefits of Credit Union membership. Whether you are just starting college, growing your family or nearing retirement, we offer amazing products and services to help you get ahead financially.

If you are currently not using our Checking product, please "Check It Out"! In addition, double points have returned this year on the Hopewell Platinum Visa® purchases made from November 20th through the end of this year. Use your card to take advantage of 2X the ExtraAward® points for gift cards and travel. If you don't have this product, consider applying to lower your rate or consolidate debt. Visit our website at www.hopewellfcu.org for all the details.

Finally, I am incredibly proud of our team here at HFCU! Be sure and check out the article about our Mortgage Loan Specialist, Wendy Bussa, who recently earned two distinguished awards. The Community News section is always a source of pride for our team as well. This issue highlights so many wonderful examples of people helping people.

**I wish you all the best in 2019
and as always, thank you for
your steadfast loyalty.**



James G. Johnson
President and CEO

Digital Wallet NOW AVAILABLE



Do you have a Hopewell Platinum Visa®, Business Visa® or Debit Card? Do you use a smart phone? If you answered, YES, it's easy to get started with our Digital Wallet options.



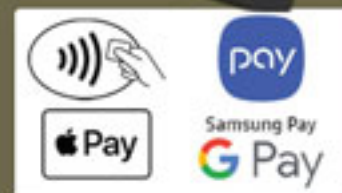
**iPhone users -
Open the Wallet**

**Android users -
Download the
Samsung Pay® or
Google Pay® apps in
your app store.**

*Please be advised: When running Samsung Pay & Google Pay from the same device, there is a potential conflict. We suggest utilizing only one application.



**Follow the Add a
Card instructions
and add your
Hopewell Federal
Platinum Visa®,
Business Visa®
or Debit Card.**



**Once your card is
verified & you are
ready to pay, look for
these logos. Open
your app, select your
Hopewell Federal
Visa® and use your
preferred method to
authorize your
purchase.**

**Questions? Contact us at 740.522.8311 or
info@hopewellfcu.org for help.**



2X THE FUN DOUBLE ExtraAwards® Points

on purchases made with your
Platinum Visa®
from November 20th, 2018
through December 31st, 2018.**



2X

**FOR GIFT CARDS
& TRAVEL**

No need to sign up, just start using your card during the time line to earn double points good for Gift Certificates, Travel Rewards and More!

Please Note:

Any member interested in serving Hopewell Federal Credit Union on the volunteer Board of Directors can be nominated by petition. Please contact Jim Johnson at 740.522.8311 or jjohnson@hopewellfcu.org for additional information.



www.hopewellfcu.org 740.522.8311

C♥mmunity News

UNITED WAY CAMPAIGN A SUCCESS

Our annual United Way of Licking County campaign was once again a great success. Our creative committee led by Heather Koklich developed a tropical themed campaign titled, 'Ride the Wave'. Activities including survivor football pool, cook out, Hawaiian dress down day and office flamingo flocking helped us raise funds throughout the month of September. The campaign total pledge amount was \$2,200! Our Hopewell team, as well as individual members donations allowed us to provide a wonderful donation to the United Way for 2018!

INTERNATIONAL CREDIT UNION DAY

On October 19th, Hopewell marked the 70th anniversary of International Credit Union Day. Credit unions all over the world celebrated the history and the success of the "People-not-Profit" philosophy. Guests were invited to enjoy refreshments throughout the day as a way for Hopewell to say thank you for choosing Hopewell.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England frustrated by bankers who denied them loans simply because they weren't wealthy. The weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish. Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

HOPEWELL ELVES HELPING FOOD PANTRY

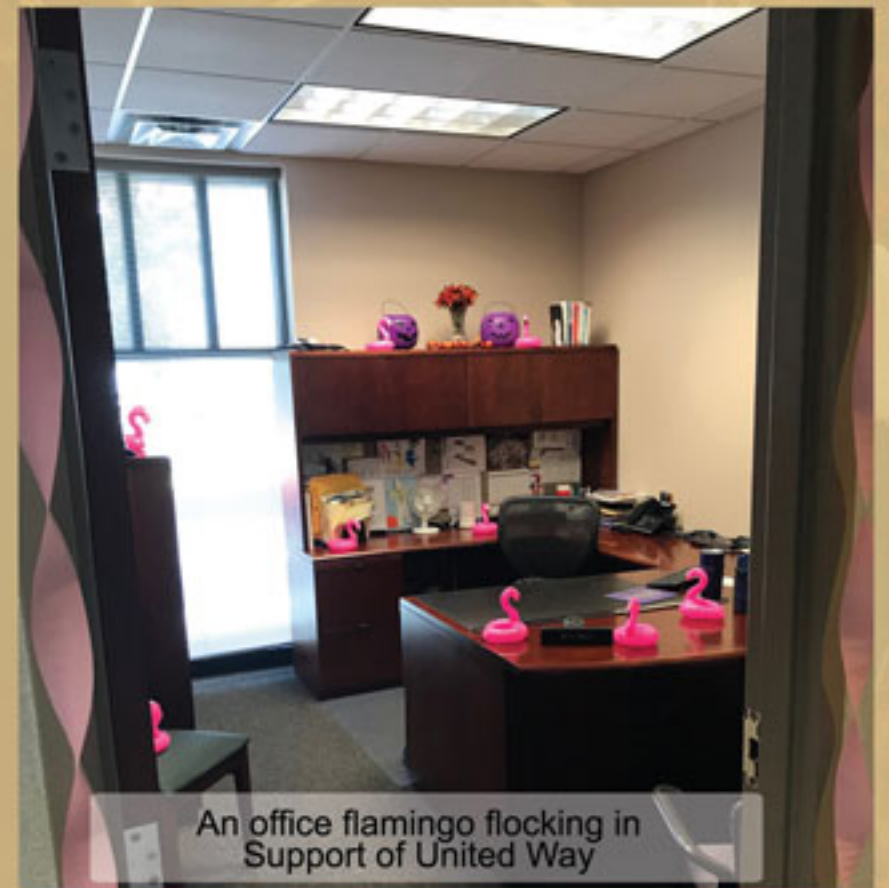
Each year, the Food Pantry Network of Licking County reaches out to the community for volunteers for its Elves in Action event on the Courthouse Square in Newark. Hopewell Federal team members will be working from 5:30PM-7:30PM on December 5th. Stop by see the holiday lights and bring a food or monetary donation to our employees and their families supporting this great cause. Did you know? there are 32 pantries and social service agencies who distribute food or provide on-site feeding programs for the needy. If you know someone in need, please have them contact the Food Pantry Network of Licking County at 740.344.7401.

MEDICARE AND MUFFINS

When someone turns 65 or is about to retire, choosing the right Medicare health plan can be an overwhelming task with hundreds of different options. The team at Seniority Benefit Group makes choosing a Medicare plan easy with support on navigating through the maze. On Saturday, October 27th, Hopewell Federal Credit Union in Johnstown hosted an event called Medicare and Muffins presented by Seniority Benefit Group to help members of this community get some valuable guidance about Medicare.



T-100 stopped by our Johnstown office to help Hugs and our team celebrate International Credit Union Day.



An office flamingo flocking in Support of United Way



Some of our Heath team members preparing to welcome members to International Credit Union Day.



Jim Johnson, HFCU President and CEO welcomes guests to Medicare and Muffins, Presented by Seniority Benefit Group

myCUMortgage® Recognizes Excellence in Credit Union Mortgage Lending

On Wednesday, October 24th myCUMortgage® recognized a record number of credit union mortgage lenders during its 14th Annual Partner Conference, held in Dayton, Ohio. myCUMortgage is a leading Credit Union Service Organization (CUSO). The annual awards recognize outstanding work in mortgage lending by both partner credit unions and individual loan originators. Once again, Wendy Bussa, Hopewell's Mortgage Loan Originator, was among the winners for 2018 Mortgage Loan Originator of Year for Mid-Size Credit Unions. In addition, Wendy was recognized for helping over 100 members in realizing the American dream of home ownership. Congratulations to Wendy for all of her hard work.



James G. Johnson, HFCU President and CEO, with myCUMortgage® CEO, Tim Mislansky, and Wendy Bussa, Hopewell's Mortgage Lending Specialist

Warm Wishes

Join us during the month of December as we celebrate the season of giving with a donation for someone in need.

ACCEPTING NEW

Hats, Scarves,
Gloves & Mittens

Blankets &
Stuffed Animals



Welcome to Our Newest Hopewell Team Member

Stephanie Triplett
Accounts Payable

Errors in Your Credit Report: Now What?

Credit reports contain your personal financial information. Incorrect information can affect your ability to get a loan, rent housing, or get a job because businesses often make their decisions based on that data.

Keep your reports accurate:

- * You are allowed one free report every 12 months from each credit bureau: Experian, Equifax, and TransUnion. Visit annualcreditreport.com to order yours.
- * Check the basics first. Check variations in name, Social Security number, and address. Experian lists all variations reported to it to ensure the consumer has a full account of the identifying information reported and can act on it. Often, variations are simply the use of a nickname or a transposed address digit.
- * Verify data. Some can get complicated. If a loan is sold, the lender listed may not be the original.
- * Look for errors. A study by the Federal Trade Commission and another by Policy and Economic Research Council (PERC) revealed similar results: one of five consumers reportedly found errors on their credit reports which could negatively impact their credit score.

When counselors at credit counseling agencies review reports with clients, they often find that the unfavorable information is valid. But when it is in error, it's important to start the correction process right away.

- * Dispute errors. Contact the company that has provided the incorrect information and the credit reporting agency in writing and keep copies. Work with both the source of the information and the credit reporting company to resolve the issue quickly.

For help understanding your credit score, talk to the professionals at Hopewell Federal Credit Union. They will be happy to explain the details.

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Looking For a Financial Planner?

Hopewell has partnered with Webb Financial Group LLC. They offer all-encompassing services for their clients. Whether you are experienced in the world of financial matters or just starting to build your portfolio, Webb Financial Group LLC can help you every step of the way.

Webb's Principle

Even if you have an MBA in business, financial matters can be daunting. In addition to striving to grow your money, the experienced staff at Webb Financial Group LLC aims to provide a continued education that will strengthen our working relationship.



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scott.webb@jpl.com



SAVING FOR THE FUTURE
Find Your Way
WITH AN IRA
TRADITIONAL, ROTH OR EDUCATION

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LIVE • WORK • WORSHIP • BANK HERE

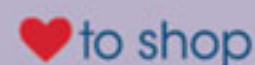
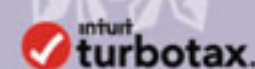
**WE
CARE**

Mark Your Calendar

November 22	Thanksgiving	All Offices Closed
November 23	Black Friday	Don't forget to use your Hopewell Platinum Visa® and take advantage of Double ExtraAward® Points!
December 5	Elves in Action	5:30PM – 7:30PM Courthouse Square Newark Support of the Food Pantry Network of Licking County
December 24	Christmas Eve	All Offices Close at 1PM
December 25	Christmas Day	All Offices Closed
December 31	New Year's Eve	All Offices Close at 1PM
January 1	New Year's Day	All Offices Closed
February 14	Valentine's Day	♥
February 18	Presidents' Day	All Offices Closed
March 27	Annual Meeting	5:30PM – 6:30PM City of Heath



Members have
saved nearly \$2 billion
with Love My Credit
Union Rewards!



Get more from your credit
union membership at
LoveMyCreditUnion.org

Check It Out

Regular Checking

- No minimum balance
- No monthly fees
- No check clearing fees

Interest Checking

- No monthly fee if you maintain a \$1,000 balance
- Unlimited check writing
- Earn interest

Debit Card

- A card that works like a check.
- Use wherever credit cards are accepted

**PLUS
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