

*From the Desk of James G. Johnson, President and CEO*

Hello!  
I hope this note and newsletter find you well. Spring is in the air and it is almost graduation season. Do you know a high school senior pursuing higher education? Invite them to visit [www.hopewellfcu.org](http://www.hopewellfcu.org) to apply for Hopewell's and Ohio Credit Union Foundation's scholarship offerings. This is a great way to assist with the rising costs of secondary education.

In addition, if you are considering a home purchase but are concerned about having enough to cover the down payment, there are options! The Welcome Home Grant, \$5,000 to help with a home purchase, is now being offered from the Affordable Housing program. There are limited funds; however, now is the time to see if this might be just what you need to take the next step into home ownership.

We are always here to help! Whether it's scholarships, grant information or just a friendly face to run your financial decisions by, we care about you! Never hesitate to reach out to us about your financial needs.

*Make it a great Spring,  
Jim*

## Mark Your Calendars

3/17/19  
St. Patrick's Day

3/27/19  
5:30PM  
Annual Meeting  
Heath City Hall

4/15/19  
Tax Day

4/20/19  
1:00PM-3:00PM  
Spring Hop  
Hopewell - Heath

4/21/19  
Easter

5/5/19  
Cinco De Mayo

5/12/19  
Mother's Day



## TURN TAX SEASON INTO SAVING SEASON

**SAVE UP TO \$15**  
Visit your credit union's  
website to save today!



## 2019 Scholarship

Attention Graduating High School Seniors

Hopewell will award one lucky student a \$1,000 scholarship. Details and entry info are available at [www.hopewellfcu.org](http://www.hopewellfcu.org).

*Don't Roll The Dice*  
**WITH RATES ON THE RISE**



## Fixed Equity Loan *The Safe Bet*

- Competitive Fixed Rate
  - Borrow Up to 90% of The Appraised Value of Your Home
  - Consolidate Debt
  - Rate Stays the Same Despite High Rate Environment
- APPLY ONLINE OR CALL US TO LEARN MORE**



[www.hopewellfcu.org](http://www.hopewellfcu.org)

**740.522.8311**



Apply Today  
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Platinum Visa®

YOU'LL BE  
*Happy*  
YOU DID



- Consolidate Debt with a 4.9% APR Balance Transfer Rate for 6 months\*
- 4.9% APR introductory rate for the first 6 months
- 9.9% or 14.9% Standard APR depending on credit standing\*
- ExtraAwards® points are good for Gift Certificates, Travel Rewards and More

\*APR = Annual Percentage Rate. Rates are subject to change. No Annual Fee. 4.9% balance transfer rate valid for 6 months, after that the rate will go to the standard purchase rate of 9.9% APR or 14.9% APR as applicable to your Platinum credit card disclosure. Minimum credit score for 9.9% APR is 700 and minimum balance is \$5,000. Certain credit restrictions apply. For a complete list of disclosures, visit [www.hopewellfcu.org](http://www.hopewellfcu.org) and click on VISA®

IT'S THE PERFECT  
TIME TO SAVE

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## Six Ways to Use Your Tax Refund

If you're expecting a tax refund this year, now is the best time to start planning how you'll use that extra money. The best uses are to pare down debt and bulk up your savings. For instance, you can:

1. Open an emergency fund or add to your existing one. Aim to save enough to cover three to six months of expenses for those unexpected emergencies, like your car breaks down, your refrigerator dies, or you lose your job. Put your tax refund into a savings account opened specifically for these emergencies.
2. Fund your IRA. You can make up to a \$5,500 contribution (\$6,500 if you're 50 or older) to a Roth or a traditional individual retirement account (IRA) for tax year 2018.
3. Open a 529 plan. If you save for your child's college education in a 529 plan, you may get a tax deduction for your efforts.
4. Take a class to improve your career prospects. If you think you lack certain skills to get ahead in your career, use the refund to purchase classes to learn those skills. You may be able to deduct those expenses from your taxes using the Lifetime Learning Credit.
5. Pay off debt. Use your refund to pay off any high-interest-rate credit card debt you may have. Try to pay off the debt in full so you can stop getting interest charges added to your balance every month.
6. Start a Holiday Club account. This account lets you save for holiday spending year-round so you don't have to rely on credit cards in December. If your employer offers direct deposit, make saving even easier by having a set amount automatically deposited to this account.

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*Tax  
Time!*

## Money-saving Tips for Your Spring Break Vacation

Spring Break vacations don't have to come with a high price tag. With a little planning and by following these money-saving tips, you can have a great time at an affordable price.

**Look for student discounts** – Many hotels, car rental agencies, and attractions offer student discounts, so take your business to the places that offer them. Check with the student travel association on campus or visit [Statravel.com](http://Statravel.com).

**Book your flight a few months in advance** – You can save serious money by buying tickets at least one month in advance. Use third-party booking websites like Expedia, Travelocity, Orbitz, etc. If you're travelling out of the country, consider getting travel insurance just in case severe weather or illness prevent you from flying. That way, you'll get reimbursed for the unused ticket.

**Drive instead of fly** – If your destination is within driving distance, consider using your car instead of flying. You'll save a bundle and you won't have to rent a car when you get to your destination. If you have a bike, you can bring that along and save on gas.

**Rent a home instead of booking a hotel room** – If you're going with a few friends, consider pooling your money and renting a home using AirBnB or VRBO, which can be significantly cheaper than getting a hotel. You'll also be able to make your own meals, if you like, instead of eating all your meals at restaurants.

**Don't let your Spring Break put you into debt.** With a little prep and planning, you'll be able to have a great vacation that fits your budget.



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# Community News

## HOPEWELL FEDERAL CREDIT UNION BEGINS NEW YEAR WITH DONATION TO THE AMERICAN RED CROSS

Each Friday, Hopewell Federal Credit Union (HFCU) team members are invited to donate one dollar in exchange for the opportunity to dress in casual attire. Funds collected throughout the year are used to support a worthwhile organization within the community. This year HFCU selected the American Red Cross of East & South Central Ohio. In addition to these annual funds, during the month of December, HFCU collected hats, gloves, scarfs, blankets, and stuffed animals to support the organization. Today, James G. Johnson, President and CEO presented a check for \$500.00 along with the additional items to their Executive Director, Rod Cook.



## WINNING THE FIGHT AGAINST HUNGER 2019 OPERATION FEED CAMPAIGN COMING IN MARCH

Hopewell will be running a campaign during the month of March to support the ongoing need for funds and food items for the Food Pantry Network of Licking County. This year's theme is casino and we invite you to participate in various ways throughout the month in our lobbies. Support those in need and join us in winning the fight against hunger.

Ready To Buy Your Home? *We can help!*

## WELCOME HOME GRANTS UP TO \$5,000\* Affordable Housing Program

Welcome Home Grant Money Available March 1<sup>st</sup>, 2019

Receive up to a \$5,000 Grant to cover down payment, closing costs or prepaid items.

Don't Delay, Apply Today – Money is reserved on a first come, first serve basis and is only available until the FHLB Fund has been depleted.

Great news you don't need to be a first-time home buyer.

Buyer must be under the income limit set for each county.

This year, a household of 1-2 people in Licking County can make up to \$61,120. A family of 3-4 can make up to \$70,288.

Helen L. (Cille)  
Childers

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Wendy Sue  
Bussa

wbussa@hopewellfcu.org  
NMLS#: 424184

740.522.8311

\*Buyer must contribute \$500 of their own money. Buyer must have signed contract to benefit from Welcome Home Grant. The household income must be at or under 80% of the MRB limits determined by the state. Non first time buyers must complete an approved home ownership counseling course.

HOPEWELL ONLINE & MOBILE BANKING ARE NO COST SERVICES THAT GIVE YOU CONVENIENT 24-HOUR ONLINE ACCOUNT ACCESS

DID YOU KNOW THAT YOU HAVE ACCESS TO A COIN MACHINE AT EACH OFFICE? EXCHANGE YOUR CHANGE AT NO COST TO YOU!

Helpful  
TIPS

DO YOU HAVE A CHECKING ACCOUNT WITH US?  
NO MINIMUM BALANCE AND NO ANNUAL FEE

DO YOU HAVE A HOPEWELL HOLIDAY ACCOUNT?  
START SAVING NOW FOR THE HOLIDAYS!

## Looking For a Financial Planner?



1146 Maple Ave  
Zanesville, OH 43701  
Webb Financial Group LLC  
Office: 740-454-6113  
Fax: 740-450-4003  
scott.webb@jpl.com

## Memoriam

John Thomas "Tom" Swank  
1945 - 2019

It is with great sadness that we share the passing of one of our Hopewell Volunteers, Tom Swank. Tom served our organization as a committee member and ambassador for over 20 years.

Tom died unexpectedly on Tuesday, February 12, 2019. He was a 1964 graduate of Newark Catholic High School and attended The Ohio State University. In 1969 he began his longtime sales career with Runnymede, Inc WNKO-WTH Radio

Stations where he was still working as their General Manager. Over all of his years of service, Tom never lost the personal touch of visiting his clients and showing true interest and concern in their businesses, which was a testament to his success.

As a longtime community advocate, Tom's involvement was extensive in many areas. He was one of the original founding board members of the Newark Police Athletic League and the Licking County Crime Stoppers, and board member of Land of Legend Philharmonic, House of New Hope, Licking County Junior Achievement, and Big Brothers-Big Sisters. He served on the supervisory committees of Hopewell Federal Credit Union and Interim Health Care, and was a member of Newark Area Jaycees, Newark Elks Lodge 391, and Amvets Post 51, Thornville. Tom was also the Past President of the Rotary Club of Newark-Heath, Newark Downtown Association, and the Food Pantry Network.

He leaves a long legacy of service to our community. We offer condolences to his family, friends and all those he served.





LIVE • WORK • WORSHIP • BANK *HERE*



# HOPEWELL TEAM MEMBERS

## *New & On The Move*



**MATTHEW BROWNING**  
New Teller



**ASHLEIGH ARMSTRONG**  
New Teller



**AUSTIN SHOCKLEY**  
New Teller



**CHLOE PAYNE**  
Member Service  
Associate



**KRISTIN NASH**  
Teller II



**SHELLEY BOWMAN**  
Operations Support  
Specialist



**CANDICE HESTON**  
Teller II



**BROOKE CHIDESTER**  
Teller II