

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

Hello Loyal Hopewell Family—  
Summer has officially come to a close and fall is upon us! The change in season has us indulging in some exciting fall games. We are embracing football season with a host of exciting products and services that you can really cheer about. Be sure and check out our Auto Loans, Home Equity Line of Credit, Visa and Mortgage Refinance Loans.

We also have some very important information for you about choosing your Credit Union when searching for a new car. Let us help!

Last, but certainly not least, take a look at our Community News. This is always one of my favorite sections of our newsletter. It gives you a sense of all the awesome things that Hopewell does within the communities we share.

Thank you for your continued loyalty —  
Jim

## OCTOBER

14 Columbus Day All Offices Closed  
15 Medicare & Muffins (See Back Panel)  
31 Halloween

## NOVEMBER

11 Veteran's Day All Offices Closed  
28 Thanksgiving All Offices Closed

## DECEMBER

24 Christmas Eve Close at 1:00PM  
25 Christmas All Offices Closed  
31 New Year's Eve Close at 1:00 PM



**TIME OUT**

AS LOW AS  
**2.99%** APR\*  
With Relationship Pricing

Let Us Tackle Your Lending Needs

**Your Lending Team**

Auto, Home, Personal & More



You can get pre-approved at Hopewell

Easy application in the office, over the phone or online

You can get your rate before you ever shop

Hopewell should be your first stop before your car buying quest begins

Let us help you get your dream car!





Love My Credit Union® rewards

**Top Deals**

**Sprint**

**intuit turbotax.**

**TruStage™**

Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

# Welcome

## NEW MEMBERS OF THE HOPEWELL TEAM



# VISA® A Perfect Play

Apply today for a Hopewell Federal Platinum Visa®



## 5 Reasons Credit Unions Offer the Best Auto Loans

The average cost of a new vehicle today is around \$37,000.

The purchase of a car likely will be the second largest expenditure you have, second only to the purchase of a home. Whether you desire the shiny, brand new one, or if you are content with finding a reliable used one, we want to help you to get the most for your money.

Here are five reasons it makes more sense to get your loan through us.

1. With us, you have a better chance of getting your loan approved. Even though the loan application process is the same and the underwriting process is similar, the credit union may make some adjustments that a commercial bank would not. Many credit unions are also more inclined to listen to its members' needs and unique situations—sometimes adjusting terms of a loan accordingly.
2. We have lower rates. A five-year term is the most common loan term for a new or used car, and rates at a credit union are typically much lower than the average rate at a competitor bank. The savings in interest alone is a major reason to consider this financing. Just think of what you can do with that money.
3. We provide personalized service. Because they are non-profit organizations and work to provide members with high-quality customer service, operations decisions are made by a group of volunteer board members rather than a corporate office. You can openly discuss your concerns about your loan, talk about flexible repayment options, and review your financial situation with a professional lending officer. This can alleviate some of the pressure of applying and securing financing for your vehicle and you can be more confident that the credit union is working with your best interests in mind.
4. We offer educational resources. Many credit unions will provide information such as financing options and how to make the best decisions when assessing the value of your car purchase. If you're a first-time car buyer and apprehensive about the loan process, you can turn to a credit union for unbiased answers.
5. We offer a non-sales approach. Unlike commercial banks, which often give their lenders bonuses or some type of compensation for the loans they get approved, credit unions, as not-for-profit financial institutions, work for their members and do not try to sell you something you don't need.

The bulk of a credit union's profits go back to members in the form of lower rates on financial products and more flexible loan options. If you don't like the pressure of working with lenders from a commercial bank, a credit union is the answer.



## Community News

### Car Show

Hopewell recently held its ninth annual Car Show in Newark, Ohio on Saturday, July 13th, 2019. Proceeds from the event totalled \$1750.00 and were presented to Lori Carlson, Executive Director and Laurinda Johnson, Volunteer Coordinator of the Licking County Humane Society on August 2nd. The event was sponsored by Courtesy Ambulance, CULA, Kool 101.7, Market Basket, Grayson Graphics, Webb Financial Group, LLC, Kar Shoz, Cummins Allison, The Hot Spot Coffee House, Lockton Companies, LLC, and Neoh Crossbars. Jim Matheny of Kar Shoz coordinated the show which brought in thirty-three cars featuring a variety of years, makes and models.



Hopewell was thrilled to have the opportunity to visit the Heath City Water Park on August 16th. We shared information about Hopewell and gave away free goodies to the visiting patrons. What a fun way to reach out to our community!



### Heath Water Park

Hopewell attended the Biggest Little Fair in the World - The Hartford Fair on August 8th. The Market Hog sale is always well attended and we enjoy watching the success of these young 4H participants show off their hard work. We purchased 2 hogs this year, one from Wyatt Allen of Newark and one from Brock Wygle of Granville. Congrats to all those who participated!

### Hartford Fair



Together we reached an amazing milestone. We grew to 100 Million in total assets! Each one of our members helped us achieve this great number and we wanted to say THANKS A MILLION for helping us get there! On August 30th, we hosted a celebration at each of our locations. We gave away food and Hopewell goodies all day long! Thanks to all for coming out and helping us recognize this accomplishment.

### 100 Million



WIN WHEN YOU  
20 19  
CONSOLIDATE  
MORTGAGE DEBT



## Volunteers needed

AARP Foundation  
**TAX-AIDE**  
Free tax assistance for those who need it most

With the help of neighbors like you, AARP Foundation Tax-Aide offers free tax-filing help to those who need it most at hundreds of locations across Ohio.

We're looking for compassionate and friendly people to join our team of local volunteers for next year's tax season.

For more information, please contact

William Evans, 614-885-0938  
wlevans88@gmail.com

or go to

[www.aarp.org/money/taxes/aarp\\_taxaide](http://www.aarp.org/money/taxes/aarp_taxaide)



# HOPEWELL FEDERAL CREDIT UNION

PO Box 2157  
501 Hopewell Drive  
Heath, Ohio 43056-2157



LIVE • WORK • WORSHIP • BANK *HERE*

## 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](http://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 hyperlinked 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](http://www.hopewellfcu.org/About/FAQs)

## SENIORITY BENEFIT GROUP

## Medicare & Muffins *You're Invited!*

Tuesday,  
October 15th  
6:00PM

Hopewell Federal  
Johnstown Office  
635 W. Coshocton St.

Two convenient ways to R.S.V.P

1. Telephone: (614) 799-1403 Ext. 230
2. Email: [info@sbg65.com](mailto:info@sbg65.com)  
Include name | phone number | location of event

You Have Medicare Questions -  
**We Have Answers!**

When you turn 65 or consider retirement, choosing the right Medicare health plan can be a difficult and overwhelming task.



TACKLE ANY EXPENSE WITH

## HOME EQUITY LINE OF CREDIT



**1.99%**<sup>APR</sup>  
For First 3 Months