

## Helping YOUR COMMUNITY



During the month of May, each new member who signed up for a checking & savings account earned the Food Pantry Network of Licking County a donation of \$50! Our team was disappointed that with the lobby closure, we didn't have the opportunity to host our annual Operation Feed Campaign. As a result, we wanted to do something to support this organization. Hopewell cares about its community and about the amazing things that FPN does for those in need.

### DID YOU KNOW?

In 2019, FPN served meals to over 300,000 individuals.

Stay Prepared for Projects Down the Road  
**HOME EQUITY LINE OF CREDIT**

**3.25%\* APR**

\*Visit [www.hopewellfcu.org](http://www.hopewellfcu.org) for details



**Be INFORMED**  
**Be PREPARED**  
**Be Safe**

## Stay Well TIPS



Avoid touching your eyes, nose, and mouth with unwashed hands.



Wash hands often for 20 seconds. Use hand sanitizer with at least 60% alcohol if soap & water are not available.



Use face mask & gloves when possible.



Keep 6 feet from others



Hello Loyal Hopewell Members-

Well, it has been an interesting start to 2020. Worldwide pandemic, flooding in our state, community unrest - to say this combination of events was unprecedented would be an understatement. Despite these chaotic times, we continue to operate with the mission of helping you get ahead financially. We want to do everything we can to assist with financial challenges resulting from the times we are living in. If you need help, please know that we continue to be here to assist you. Our offices have reopened, but if you are sick, please continue to use our digital and drive thru services.

This newsletter is full of content that includes how to stay healthy, information about changes for IRA owners, and even how to take an accurate temperature. Certainly not our typical content; however, important information we felt compelled to share.

An additional challenge that often erupts in the wake of instability in our country is the increase in fraud. I invite you to stay aware and vigilant. Fraudsters prey on any weakness and use these difficult times as a springboard for their devious behavior. Remember, Hopewell will never call, email or text requesting your account number, social security number or last four digits of either. Phone calls or letters suggesting that Hopewell has requested this information are fraudulent.

Please stay well and remember we are here for you.

Be Well  
Jim Johnson



# Mark Your Calendar

## JUNE

21 Father's Day

## JULY

4 Independence Day  
All Offices Closed

15 Tax Day

22 Virtual Annual Meeting  
5:30PM - see details below

## SEPTEMBER

7 Labor Day  
All Offices Closed

26 Car Show  
Newark 10AM-2PM

## OCTOBER

12 Columbus Day  
All Offices Closed

Come In, Our Lobbies Are

# OPEN

Your safety is a priority to us. We have returned to regular branch hours at all locations. When visiting, see all signage to ensure social distancing requirements are being maintained. Please continue to use the drive thru unless absolutely necessary to utilize our lobbies. During your visit you may be asked to wait outside to maintain required space inside the branch. Consider our digital tools and other resources for self-service banking.

## Annual Car Show

SEPTEMBER 26<sup>th</sup>  
10AM THRU 2PM

at 1690 N. 21<sup>st</sup> St., Newark

All Proceeds Benefit



LICKING COUNTY  
HUMANE  
SOCIETY

Visit [www.hopewellfcu.org](http://www.hopewellfcu.org)  
For Details & Information

## We want your FEEDBACK

Hopewell Federal Credit Union is on a mission to help its members get ahead financially by providing the best products and services available. We want to know what is important to you. Help us learn more by completing a short online survey about credit cards.

Visit [www.hopewellfcu.org](http://www.hopewellfcu.org)  
to access survey.

## WELCOME

New Hopewell  
Team Members



Shae Miller  
Teller



Kristen Aldridge  
Teller



2019

## Virtual ANNUAL MEETING

Please Join Us  
July 22<sup>nd</sup> | 5:30PM

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



## Auto Loans

Purchase or  
Refinance  
NEW OR USED

AS LOW AS **2.99%**<sup>0\*</sup>  
APR

\* Existing HFCU loan refinance subject to \$200 fee. \*Visit [www.hopewellfcu.org](http://www.hopewellfcu.org) for details



# NOTICE TO IRA OWNERS

In compliance with the (SECURE) Act, signed into law in December 2019, and the Coronavirus Aid, Relief and Economic Security (CARES) Act signed into law in March 2020. Here is a summary of the Amendments that may impact your IRA.

- Effective for tax years beginning after December 31, 2019, Traditional IRA contributions are no longer restricted to individuals under age 70½.
- New penalty tax exception for birth and adoption expenses.
- If you take a qualified birth or adoption distribution, you may repay those distributions to an IRA.
- If you were born on or after July 1, 1949, your Traditional IRA has a new required beginning date for required minimum distribution (RMD) purposes.
- Effective for deaths of IRA owners in 2020 and beyond, new beneficiary options apply.
- Required minimum distributions for Traditional IRA owners in 2020 have been waived.
- Required minimum distributions for IRA beneficiaries in 2020 have been waived.
- For purposes of counting the five-year period for beneficiary distributions, 2020 is disregarded and one year is added to the remaining period.
- Eligible individuals may take penalty-free Coronavirus-related distributions of up to \$100,000 from their IRAs and repay those distributions within a three-year period.

For help understanding these Amendments contact the professionals at Hopewell Federal Credit Union.



## You Could Be MORTGAGE FREE In as Early as 10 Years



AS LOW AS **2.99%**\* APR  
**CONSOLIDATE  
MORTGAGE DEBT**

\*For Ten/Fifteen Year Penny Pincher Mortgage Loan; available to qualified individuals as an affordable means to lower current first mortgage interest rate and term. Minimum loan \$20,000. Not valid for existing Penny Pincher loans. Minimum credit restrictions apply. Rates and terms are subject to change without notice. Maximum loan to value 75%. Refinance only (owner occupied 1-4 family residence only). Valid for combining 1st and 2nd mortgage balances only. \*\*\$399 application fee. If property does not meet financial institutions initial value assessment, a charge up to \$175 may apply for cost of appraisal. No pre-payment penalty. Offer subject to change without notice.



**WE KNOW IT'S BEEN**  
*Ruff*  
**We are here for you!**

**FEEL  
SICK**  
↓  
**STAY  
HOME**

**WE HAVE RESERVED  
OUR FIRST HOUR  
9:00 AM TO 10:00 AM**



**For Seniors  
and  
High-Risk  
COVID-19**

**DO YOU HAVE A FEVER?**

**DO YOU HAVE A COUGH?**

**DO YOU HAVE SHORTNESS OF BREATH?**

**DO YOU HAVE ANY KNOWN EXPOSURE?**

**DO YOU HAVE A SICK FAMILY MEMBER AT HOME  
WITH A CONFIRMED COVID-19 POSITIVE TEST?**

**If you answered YES to any of these questions,  
we encourage you to STAY HOME.**

**If your banking need is absolutely  
necessary, please use our drive-thru only.**



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



LIVE • WORK • WORSHIP • BANK HERE

## 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.

FINANCIAL GROUP, LLC

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



Do You Know?

How to Take  
an Accurate  
Temperature

- Wait 30 minutes after eating, drinking, or exercising
- Wait at least 6 hours after taking medicines that can lower your temperature, like:
  - Acetaminophen, also called paracetamol
  - Ibuprofen
  - Aspirin
- Follow your thermometer's operating instructions.
- Clean your thermometer well after every use.
- If your temperature is 100°F/38°C or higher, you have a fever and should not report to work.

## Fight Fraud

First job title: STOP  
Favorite food: GIVING  
Favorite color: PEOPLE  
First pet's name: YOUR  
First child's name: PERSONAL  
Favorite restaurant: INFO  
Where are you from: TO  
Favorite singer/band: GUESS  
Street you grew up on: YOUR  
First type of car you had: PASSWORDS  
Favorite teacher's name: AND  
Your mother's maiden name: SECURITY  
One unpopular opinion you have: QUESTION

