



TECHNOLOGY transformation

Hello Loyal Hopewell Federal Members-

The fast spread of COVID-19 caused our society to go through a rapid technological transformation. Working, meeting, banking, shopping, and more all took on a virtual form. We have been forced to adapt to new ways and a new normal. Fortunately, technology has been moving at a rapid pace and most of these tools were already in place.

If you were not familiar with these new norms, they may have been met with uncertainty and apprehension. As we embrace these new methods, we can see the tremendous benefits that go along with their use. That is not to say that these have not included their own set of challenges; however, there have been many positive contributions to our personal digital world.

Hopewell has been with you on this wild technological transformation ride. We have remained focused throughout the years on keeping our digital platforms current and this strategy has paid off during this pandemic. You can access account information, transfer funds, see statements, pay your bills and do touchless pay through the many services we provide. If you are not taking advantage of one of these products, please let us help you learn more. Each of these digital services are provided without fees and designed to make your life easier.

No matter what your comfort level with all these changes, we are here to serve you with what works best for your needs. We care about you and continue to be focused on helping you get ahead financially.

Best, Jim Johnson
President & CEO

SIGN UP FOR E-Blasts

- No Charge
- Stay Informed
- Be the First to Know



www.hopewellfcu.org
to sign up today



LIVE • WORK • WORSHIP • BANK *HERE*


**WE
CARE**

E-STATEMENTS

- 
- Safe & secure access to your statements online
 - Avoid delivery delays
 - Available at no charge
 - Help preserve our environment
 - Sign up on Hopewell Online or at any office



Mark Your Calendar

OCTOBER

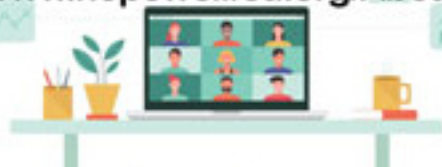
12 Columbus Day
All Offices
Closed
31 Halloween

NOVEMBER

3 Election Day
11 Veteran's Day
All Offices
Closed
26 Thanksgiving Day
All Offices
Closed

Virtual ANNUAL MEETING

On July 22nd, Hopewell hosted its first ever virtual Annual Meeting. This new technology offers the benefit of being able to watch the meeting via video anytime. To access the annual report and virtual annual meeting visit: www.hopewellfcu.org/About



Come In, Our Lobbies Are Open

ALL LOCATIONS LOBBY HOURS

Monday – Friday
9AM – 5PM

Saturday
9AM – 12PM

DRIVE THRU HOURS

Monday – Thursday

Heath | 8AM – 5PM

Newark & Johnstown | 9AM – 5PM

Friday

Heath | 8AM – 6PM

Newark & Johnstown | 9AM – 6PM

Saturday

All Locations | 9AM – 12PM



TIPS FOR LOWERING YOUR RISK OF IDENTITY THEFT

One in 20 Americans are affected by identity theft, totaling \$1.9 billion in losses in 2019. It's an all too common threat these days, but there are steps you can take to reduce the risk of falling victim to identity fraud. Consider these valuable tips from Nerd Wallet to protect yourself as much as possible.

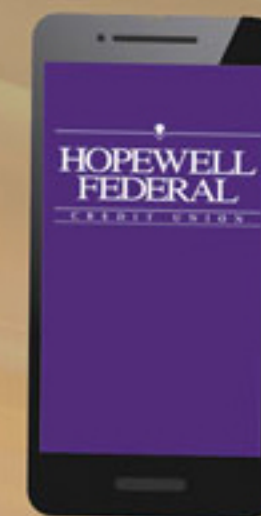
- **Freeze** – Your credit, that is. Put a hold on your credit with all three major bureaus – Equifax, Experian, Transunion – to restrict access to your records. New credit files are unable to be opened until you decide to unfreeze. Both freezing and unfreezing your credit are completely free. Additional guidance is available from the Federal Trade Commission.
- **Protect your SSN** – Your Social Security number is a master key to all your personal data, so you'll want to guard it with your life. Try not to give your number out. If you do, be sure to ask why it's needed and how it will be protected. Never carry your Social Security card with you and be extra careful about storing paperwork with your number on it.
- **Use strong passwords** – Set unique passwords for your accounts and never reuse them. A password manager can help you create and store passwords. Add an authentication step instead of relying on security questions that are too easy to figure out.
- **Set up alerts** – Sign up for text or email alerts through your credit union. You'll be informed every time a transaction goes through on your accounts. This gives you an opportunity to catch discrepancies right away. The sooner you can report fraudulent activity, the better.
- **Keep an eye on your mail** – Stolen mail is one of the easiest ways to commit identity theft. Sign up for Informed Delivery through the U.S. Postal Service, which captures and sends you a daily preview of your mail so you know if anything is missing.
- **Shred, shred, shred** – Shred documents with sensitive data frequently, including financial statements and those preapproved offers that normally go straight in the junk mail pile.
- **Go digital** – When paying for something in store or online, use an app containing digital versions of your credit and debit cards. The encrypted transactions are safer and transmit less germs, too.
- **Safeguard your phone** – Mobile devices pose a real risk for identity theft and far too many people (48%, according to Nerd Wallet) leave their phones unlocked and unprotected. Consider placing a password on your cell phone, as well as a personal identification number (PIN) on your cellular account. Also, remember to turn off Bluetooth if you're not using it and be careful using public Wi-Fi, as others may be able to see your personal data.
- **Keep an eye on your credit** – Check credit reports frequently to monitor all activity and report anything you find suspicious.
- **Stay alert** – Even under the most watchful eye, identity theft can still happen. Stay vigilant with your personal data and report anything that feels off. Early detection is essential for correcting a problem.

JOE BOUDREAU ELEVATED TO LENDING MANAGER

Hopewell Federal Credit Union (HFCU) announced that Joe Boudreau, Branch Manager of its Johnstown office, has been elevated to Lending Manager. Boudreau has fourteen years of financial industry experience including nearly twelve years with HFCU. He has held positions as a Member Service Associate, Assistant Branch Manager as well as Branch Manager. He has achieved his certification from Credit Union National Association as a Certified Credit Union Financial Counselor (CCUFC). Prior to joining HFCU in 2002, Boudreau received a degree in Business from Muskingum University (formerly Muskingum College).



THE DIGITAL AGE



HAVE YOU UTILIZED WWW.HOPEWELLFCU.ORG?

Our website provides direct access to so many tools and information. We work diligently to keep this information current to provide you a resource to get ahead financially. The website includes:

- Online Chat for instant answers
- Updates on products and services
- Latest rate information
- Financial education
- Log in to your Hopewell Online account
- Loan applications
- Financial calculators
- ATM locator
- AND MUCH MORE

HOPEWELL ONLINE & MOBILE BANKING

We are thrilled to be able to bring you these digital Hopewell products. Here are just a few of the features:

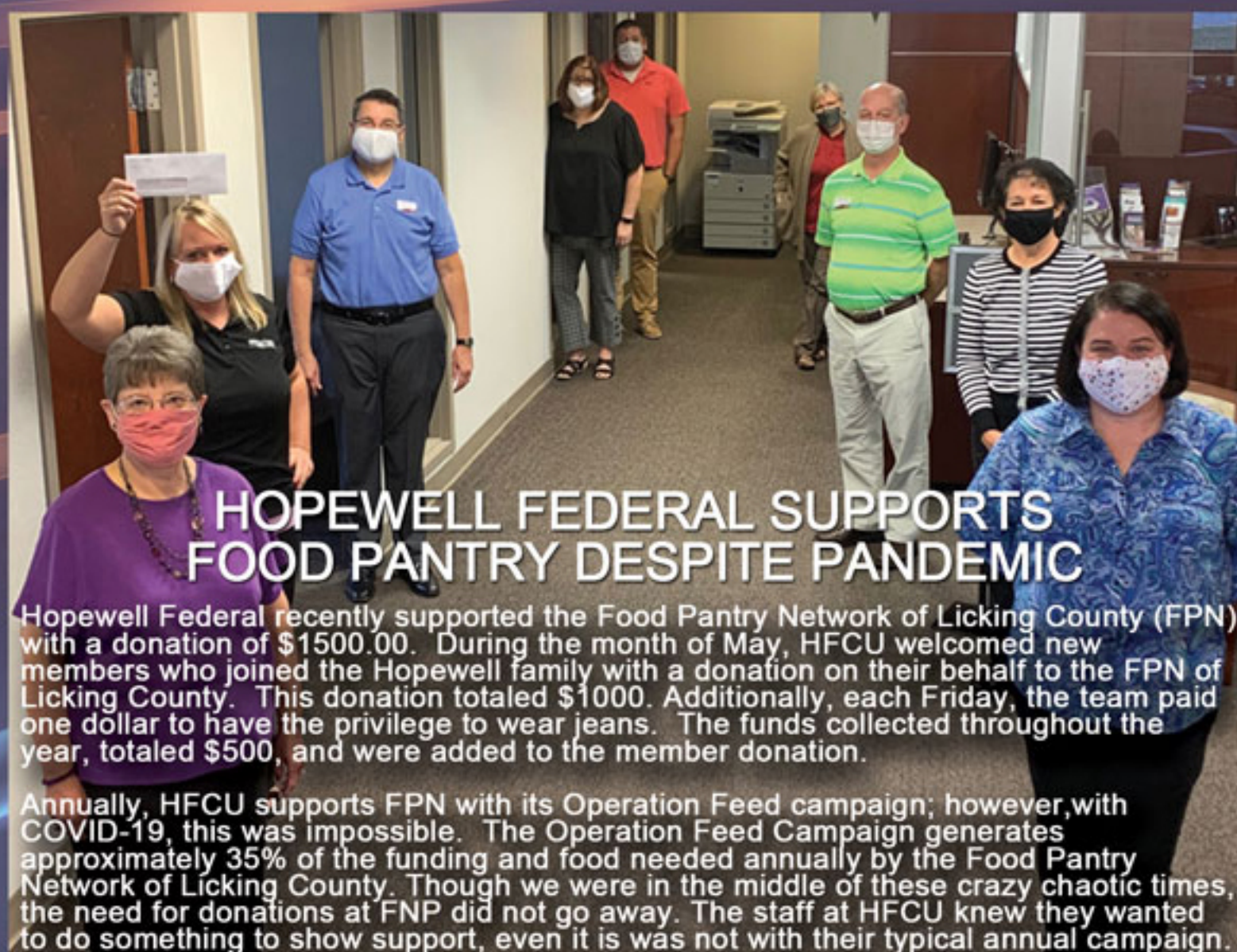
- eAlerts providing enhanced awareness for protection
- User friendly loan applications
- Quick review of specials & loan promotions
- More comprehensive security
- Convenience
- ATM Locator
- Online Bill Pay
- Estatement access

If you have not taken the time to utilize one of these tools, now is a great opportunity to give them a try!

HOPEWELL FEDERAL SUPPORTS FOOD PANTRY DESPITE PANDEMIC

Hopewell Federal recently supported the Food Pantry Network of Licking County (FPN) with a donation of \$1500.00. During the month of May, HFCU welcomed new members who joined the Hopewell family with a donation on their behalf to the FPN of Licking County. This donation totaled \$1000. Additionally, each Friday, the team paid one dollar to have the privilege to wear jeans. The funds collected throughout the year, totaled \$500, and were added to the member donation.

Annually, HFCU supports FPN with its Operation Feed campaign; however, with COVID-19, this was impossible. The Operation Feed Campaign generates approximately 35% of the funding and food needed annually by the Food Pantry Network of Licking County. Though we were in the middle of these crazy chaotic times, the need for donations at FNP did not go away. The staff at HFCU knew they wanted to do something to show support, even it was not with their typical annual campaign.



HOLIDAYS ARE RIGHT AROUND THE CORNER

Start Planning

10/15

HOPEWELL FEDERAL HOLIDAY CLUB

FUNDS RELEASE

11/20

HOPEWELL FEDERAL PLATINUM VISA®

CASH ADVANCE
0% APR** & NO FEES
FOR 6 MONTHS

11/20

DOUBLE
ExtraAwards® Points*
ON PURCHASES MADE WITH YOUR
PLATINUM VISA® FROM NOVEMBER 20TH
THROUGH DECEMBER 31ST**

**MOST COMPLETE CASH ADVANCE REQUEST ONLINE OR IN OFFICE TO QUALIFY.
APR = Annual Percentage Rate. Promotional Cash Advance rate of 0%APR is available
11/20/20 - 12/31/20. No Cash Advance Fee. 0% cash advance 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. Subject to end without prior notice.

*DOUBLE EXTRA AWARD POINTS REQUIRE ACTIVE HFCU VISA®
Double ExtraAwards® bonus points will be awarded on purchases
made 11/20/20-12/31/20. Offer expires 12.31.20 For a complete list
of disclosures, visit www.hopewellfcu.org and click on VISA®



JOIN US



10/10 10AM

via

ZOOM



Pandemics, Elections & Retirement--Charting Your Financial Course

We would like to invite you to attend this no cost 30 minute ZOOM conference. Simply register at www.hopewellfcu.org. Our presenter, Edward Leedom with Webb Financial Group, LLC, will walk us through the following:

- Using major life events as an opportunity to evaluate your financial situation.
- What to consider when life events happen.
- Planning for the unexpected.

OUR PRESENTER

Edward G. Leedom, CFP®, has a degree in Business from Bowling Green State University (BGSU). Ed obtained the CERTIFIED FINANCIAL PLANNER™ designation in 1994.

Following a 30 year career in the mutual fund industry, most recently as Senior Vice President, Sales and Marketing for a major mutual fund firm working with Endowments, Foundations and Retirement Plan clients, Ed retired and moved from Chicago, IL back to Ohio. He currently resides in Newark.

Ed is very involved with BGSU as well as his college fraternity, Alpha Sigma Phi. At BGSU, Ed has served on the Leadership Council for the College of Business since 2015, as well as the Leadership Council for the Division of Student Affairs since 2008. He is also the current Treasurer of the Alpha Sigma Phi Foundation, an \$11 million foundation which promotes leadership development and scholastic achievement among fraternity members. Ed serves as a chapter advisor for the University of Chicago chapter of the fraternity and as an assistant chapter advisor for the BGSU chapter of the fraternity and is a former member of the national fraternity board of directors, having served as national vice president from 2000-2002.

In his spare time, Ed enjoys spending time with his children, John and Ella. Golfing, Fishing and yard work are also on the agenda whenever possible.

