

Hello Loyal Hopewell Members-
After careful deliberation, I have determined that it is time to say farewell to my role as President and Chief Executive Officer of HFCU. At the end of March, after nearly 25 years of service, I plan to retire. My admiration for the credit union movement will most certainly continue and I look forward to supporting this organization as a loyal member and cooperative advocate.

As I say goodbye, rest assured, I leave you in capable hands. I am confident in the volunteer leadership including Board of Directors and Supervisory Committee, strong team of employees, as well as the incoming leadership of our new President and Chief Executive Officer, Chris Simmons. Chris has comprehensive experience in lending, technology, compliance, and strategic leadership. Most recently, he served as the Vice President of Specialized Lending at CME Federal Credit Union. Prior to that, Chris was with Kemba Financial Credit Union and served as the Manager of Consumer Lending. In addition to his vast work experience, Mr. Simmons earned a Bachelor of Arts degree from Miami University, Oxford, Ohio.

Chris is already of member of our community as he resides in Blacklick, Ohio with his wife, a teacher with Granville Schools in Granville, Ohio, and his two daughters. He is thrilled to join the WE CARE team and looks forward to working with you.

As I close, I want to thank you all for the many years. It has been a wonderful ride and now I look forward to my next chapter.

Thank You &
Be Well
Jim



FROM THE DESK OF
James G. Johnson



HOPEWELL FEDERAL
CREDIT UNION

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

LIVE • WORK • WORSHIP • BANK *HERE*



We have returned!

our lobbies are
OPEN

Please, keep safe social distance
and use a face mask



SAVE UP TO \$15
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Ends 4/15/21 Used over 205K times



Love My Credit Union
rewards

Get Started

WELCOME TO THE TEAM



**LOOKING FOR
A FINANCIAL
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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.



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Webb Financial Group LLC
Office: 740-454-6113 Fax: 740-450-4003
scott.webb@lpl.com

Helping YOUR COMMUNITY



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 Licking County Coalition of Care to donate \$500.00. The Licking County Coalition of Care is an ecumenical partnership of local churches whose sole mission is to put love into action by responding to the unmet spiritual and physical needs of people in crises. COVID-19 has created a need greater than we have ever seen in this area and Hopewell was delighted to help this worthwhile organization with their caring mission.

Mark Your Calendar

17 St. Patrick's Day

APRIL

4 Easter Sunday

15 Tax Day

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

MAY

5 Cinco de Mayo

9 Mother's Day

31 Memorial Day

All Offices Closed

Virtual **ANNUAL MEETING**
Please Join Us
April 24th
5:30PM

Register at
www.hopewellfcu.org



Ready To Buy Your Home?

AFFORDABLE HOUSING PROGRAM

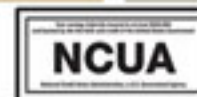
GRANTS UP TO \$5,000*



PUT YOUR home TO WORK

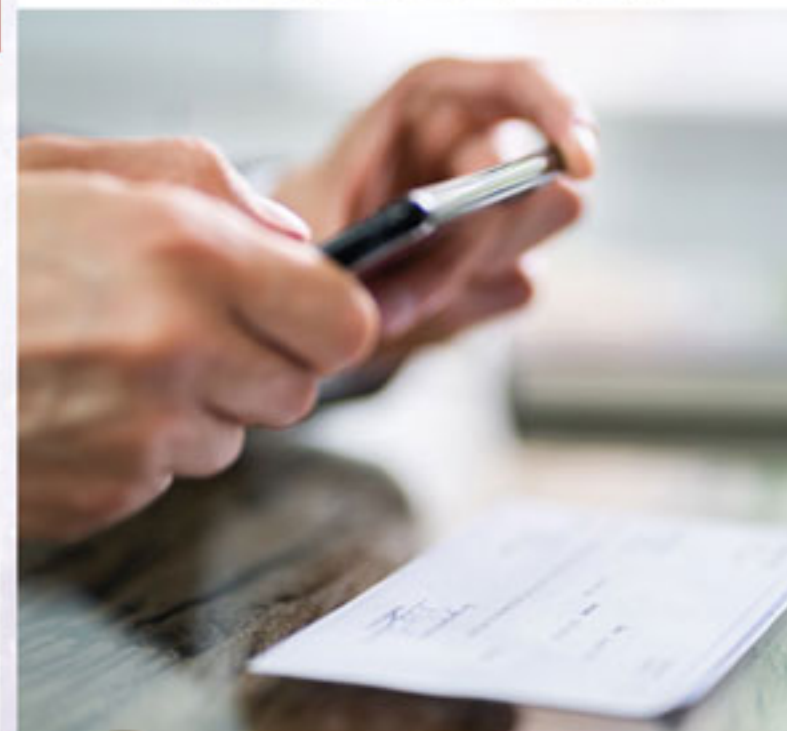
	Fixed Rate Equity	Home Equity Line of Credit	Home Improvement Loan
No Annual Fee	✓	✓	✓
Closing Costs	\$0	\$0	\$0
Interest Rates as low as	3.99%APR	3.25%APR	8.7%APR
Fixed Monthly Payments	✓		✓
Equity Needed	✓	✓	
Borrow up to Percentage of Home's Equity	90%	90%	No Equity Required
Terms	Up To 15 Years	Up to 10 Years	Up to 84 Months
Great for Major Purchases	✓	✓	
Great for Revolving Needs		✓	
Great for Emergency Home Repair		✓	✓
Great for Consolidating Debt	✓	✓	✓
Minimum / Maximum Loan Amount	\$5,000 Minimum No Maximum	\$5,000 Minimum No Maximum	\$3,000 Minimum \$15,000 Maximum

Credit restrictions apply. All rates shown are the lowest rates available. Additional rate information based on individual's credit history and underwriting factors may result in higher rate. For Home Equity Line of Credit there is no application fee. For Fixed Rate Equity and Home Improvement Loans a \$175 Documentation Fee Applies. A mortgage will be placed on the home for the line of credit limit or note amount. ALL RATES, TERMS & CONDITIONS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.



Check DIRECT

MOBILE DEPOSIT



CHECK

Remotely deposit your check using the Hopewell Mobile app



SNAP

Simply snap pictures of the front and back of your check



DIRECT

Checks will be directly deposited into your account.

Check IT OUT

Digital Footprint

With this ever-changing world we live in, we are finding the need to use technology more frequent. Hopewell is working to expand its digital footprint and allow you to choose what methods of banking work best for you. These are just a few of the latest initiatives we have implemented to assist you in getting ahead financially.

CHECK DIRECT –

You will find Check Direct Mobile Deposit is now available on our mobile app. A completely virtual way to deposit your checks.

NEW SOCIAL MEDIA PAGES & VIRTUAL BUSINESS CARDS –

Getting to know your Member Service Associate or Branch Manager can be challenging if you do not have the opportunity to work face to face. In an effort to put a face with a name, our salespeople now have individual Facebook pages to allow you to connect. In addition, you can see a digital video introduction on our website of each of these amazing folks.

NEW PRODUCT VIDEOS –

Sometimes having a product or service explained to you, rather than just reading about it, can assist in understanding more about it. We have launched product videos on our website. Our sales team will guide you through the details and benefits about the products we have available.

NEW LOCATION SPECIFIC WEB PAGES –

Each of our locations is dedicated to the communities they serve. To share information about each specific location, we have launched pages for Heath, Johnstown, and Newark on our website. You can find details about the teams who serve at each of these locations, specific community initiatives, and more. Visit www.hopewellfcu.org to learn more.



Awards News

Hopewell Federal recently migrated to a new awards system. A new number is now available for questions and redemptions at 855-854-5493.

PLEASE NOTE: You must have Hopewell Online to redeem your award points online.

Don't have Hopewell Online? Visit www.hopewellfcu.org to sign up for this no cost service today!



FINANCIALLY RECOVERING FROM JOB LOSS...

Many Americans have spent the last several months getting back into the workforce after being laid off due to the COVID-19 pandemic. Recovering from the financial fallout can bring turmoil, but there are also silver linings.

American workers became familiar with stories of job loss and salary cuts as the pandemic ravaged through 2020. According to Charles Schwab's 2020 Modern Wealth Survey, 25 percent of Americans said either they or a family member have been furloughed or laid off during the pandemic. Another 30 percent of respondents said they or a family member have experienced a salary cut or reduced work hours.

Unfortunately, in many cases, these COVID hardships stacked on top of existing financial woes for U.S. consumers. Even before the pandemic hit, a majority of Americans, or 59 percent, were living paycheck to paycheck, according to Charles Schwab's 2019 Modern Wealth Survey. On top of that, the 2020 Modern Wealth survey found that Americans are nearly 15% more financially stressed today than they were before the COVID-19 outbreak.

But it's not all bad news. The hardships of 2020 have served as a wake-up call for many consumers. The 2020 Modern Wealth Survey found that 36 percent of Americans said they are now more likely to maintain savings to cover emergency expenses, 40 percent said they are likely to save more in general compared to before the pandemic, and most consumers surveyed stated that relationships now drive their overall happiness more than twice as much money. In 2020 alone, Americans paid down \$60 billion in credit card debt inherently allowing monies once used to pay burdening debts to now transition to rebuilding up their financial security.

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