

FROM THE
DESK OF
Chris Simmons

Wow...I can't believe summer has already come to an end. As the weather begins to cool and the leaves turn, we continue to find our way navigating through these unprecedented times. Here at your credit union, we continue to stand ready to serve you whether online or in person. Our online portal allows you to conveniently apply for a loan or you can download our mobile app for a full-service feel, including the ability to deposit a check remotely.

I would invite you to take advantage of the products and services here at Hopewell. Put your equity to work with our home equity line of credit or low-cost Penny Pincher mortgage, or consider applying for our new cash-back rewards Visa® or our auto loans. As you begin to plan for the holiday season, please take some time to read about our popular Skip-a-Pay program that will allow you to skip a loan payment for eligible loan products.

As always, I would like to thank you for being a valued member-owner of Hopewell Federal Credit Union. If I can be of service to you, please contact me at csimmons@hopewellfcu.org. Enjoy the fall season!

Community News

Hopewell Federal recently held its annual Car Show on Saturday, August 9, 2021. Proceeds from the event totaled \$4000.00 and were presented by Chris Simmons, President and CEO of Hopewell to Lori Carlson, Executive Director of the Licking County Humane Society.

The event was sponsored by Courtesy Ambulance, Merriman Realtors, Lillie & Company, LLC, ProHoe, Kool 101.7, Allied Solutions, Crif Select, Webb Financial Group, LLC, Kar Shoz, and Grayson Graphics. Jim Matheny of Kar Shoz coordinated the show which brought in car, trucks, and motorcycles featuring a variety of years, makes and models.

Sadly, just over a month after the car show, Jim Matheny of Kar Shoz unexpectedly passed away. We would like to extend our condolences to his friends, family, and the community he has always supported.



*Fall
2021*

NEWS

HOPEWELL FEDERAL
CREDIT UNION

Your Privacy Matters

Here at Hopewell Federal Credit Union, we care about your privacy and we are strongly opposed to the following proposal. In fact, over the last several days, we have been in direct communication with both Troy Balderson's and Sherrod Brown's office to voice our opposition directly to them. We were encouraged to hear that this proposal was not part of the House of Representative's bill and continue to monitor and provide pressure as the Senate is now considering the bill.

HERE'S WHAT YOU NEED TO KNOW
As Congress considers critical new infrastructure spending, lawmakers are considering unconventional sources of revenue to fund their plans.

One proposal under consideration would require financial institutions, both credit unions and banks, to report to the Internal Revenue Service how much money has gone into and out of all accounts holding more than \$600. This would be such an unprecedented grab of your personal financial data and raises several concerns.

WHAT DOES THIS MEAN FOR YOU?
This proposal would violate members' personal privacy by forcing credit union and banks to provide the government with personal information that does not reflect any taxable activity. This proposal raises data security concerns as the government relies on aging data systems to store and secure IRS information. These systems have already been compromised in recent years, and the addition of this data only increases the likelihood of a future breach.

This proposal would require financial institutions, particularly those in rural and low-income communities, to face the unnecessary and expensive regulatory hurdles that could make it untenable to serve those consumers already left behind by the big banks.

While this proposal is not currently in effect, we are encouraging you, as a credit union member, to join Hopewell in telling your state and federal lawmakers to oppose this new IRS reporting proposal.

Contact lawmakers to stop the IRS from looking at your accounts

Picture Perfect AUTO LOANS



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Skipping A Payment Rocks



There have been so many stresses experienced over the past two years, and with the added pressure of holiday spending, it can be overwhelming. We want your holidays to ROCK!

Hopewell Federal Credit Union is offering the Rockin' Holiday Skip a Pay promotion for those who have a qualifying loan. For a small \$35 fee for each loan, you can choose to skip either your November OR December loan payment. PLUS, it will be music to your ears to know that \$5 of each fee will be donated to the Salvation Army. Only certain loans qualify: Auto (non leased), CD / Share Secure, and Signature Loans.

VISIT WWW.HOPEWELLFCU.ORG TO COMPLETE A SKIP-A-PAY REQUEST FORM*
*YOU WILL RECEIVE AN E-MAIL IF YOU DO NOT QUALIFY.

TERMS & CONDITIONS: Membership accounts must be in good standing, defined as: all loan(s) must be current (with no collection pending), no accounts delinquent 60+ days in the past 24 months, your account(s) must not be overdrawn and you must have sufficient funds to cover the processing fee. The loan must be at least six(6) months old. Offer excludes auto leases, home loans, mortgages, lines of credit, credit cards, and loans that do not meet terms and conditions. There is a \$35 processing fee per qualifying loan payment that is skipped for either November or December. The processing fee does not reduce the principal. If you defer a payment, the total Finance Charge that you pay on your loan will be greater than what was stated on your loan contract charges because you are not paying interest or principal for the month you defer. This and any other previous or future deferrals will extend the term of your loan which will require additional payments in order to pay off the loan. Credit insurance premiums (if applicable) and interest will continue to accrue during waived payment period and loan maturity date will be extended. If you have elected to have Credit Life and Credit Disability or GAP coverage on the loan and then elect to defer payments using the skip a pay program or other deferrals, your coverage will not cover the entire term of the loan and may affect potential claims. All other payment terms of your Loan Disclosure Statement and Agreement will remain in effect. Form must be received at least 5 business days before the loan payment being skipped/deferred is due. HFCU reserves the right to deny this request if all terms of the disclosure statement and agreement have not been met at the time this request is presented. If the request is denied, a Financial Services Representative will contact you via email. If your loan is paid by ACH from another financial institution, you will need to make arrangements to stop single payment with that organization.

Welcome to the Team



Mariya Hyryk **Angela Van Fossen**

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*APR is Annual Percentage Rate. Rates are subject to change. No Annual Fee. 4.9% balance transfer rate valid for 6 months. The introductory rate will expire on 12/31/2021. Standard APR is 9.9% or 14.9% depending on credit standing. As applicable to you. Finance credit card transaction. Minimum credit score for 4.9% APR is 700 and minimum balance is \$5,000. Certain credit restrictions apply. For a complete list of restrictions visit hopewellfcu.org and search VISA® For redemption details, consult your statement.

Did you know? Check Direct Mobile Deposit is a complimentary service that can be utilized by our business account holders. Save a trip and deposit from your phone!

Amazing Apple Cake



1/2 cup butter, softened
1 cup sugar
2 eggs
1/4 teaspoon vanilla
1 1/4 cups all-purpose flour
1 teaspoon baking soda
1 teaspoon ground cinnamon
1/4 teaspoon salt
1 1/2 cups shredded peeled apples (about 2 medium apples)

Heat oven to 350°F. Spray 9-inch round cake pan with baking spray with flour.

In large bowl, beat butter and sugar with electric mixer on medium speed until light and fluffy. Beat in eggs, one at a time. Stir in vanilla, flour, baking soda, cinnamon and salt. Stir in apples and walnuts. Spoon into pan.

Bake 40 to 45 minutes or until toothpick inserted in center of cake comes out clean. Cool 10 minutes. Remove from pan to cooling rack. Cool 10 minutes longer. Serve warm with ice cream.

Shop online safely with your Hopewell Federal Visa® Card.



When you shop online, Visa's advanced security technology shields you and your money from fraudulent activity and unauthorized purchases. You won't have to worry; you're protected.

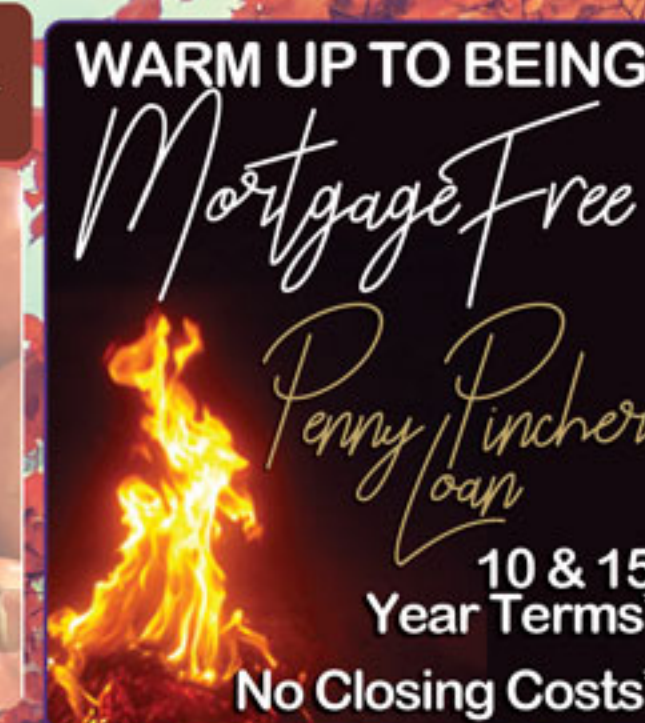
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WARM UP TO BEING Mortgage Free

Penny Pincher Loan

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Save the Date

October

- 11th Columbus Day ALL OFFICES CLOSED
- 15th Christmas Club FUNDS RELEASE
- 31st Halloween

November

- 2nd Election Day
- 11th Veteran's Day ALL OFFICES CLOSED
- 25th Thanksgiving ALL OFFICES CLOSED

December

- 24th Christmas Eve ALL OFFICES CLOSE AT 1:00 PM
- 25th Christmas ALL OFFICES CLOSED

HOPEWELL FEDERAL

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501 Hopewell Drive
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LOOKING FOR A FINANCIAL PLANNER?

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