

Thank You  
FOR YOUR SERVICE



### Cledys Henry

Longtime Board of Director, Cledys Henry, has announced his retirement. Cledys has served Hopewell Federal for 42 years in various capacities including Board Chair, Vice Chair, Treasurer and most recently over the last several years as Board Secretary. We would like to thank Mr. Henry for his dedicated service and wish him the very best.

### Save the Date

*December*  
24<sup>th</sup> Christmas Eve  
ALL OFFICES CLOSED  
AT 1:00 PM  
25<sup>th</sup> Christmas  
ALL OFFICES CLOSED  
31<sup>st</sup> New Year's Eve  
ALL OFFICES CLOSED  
a AT 1:00 PM

*January*  
1<sup>st</sup> New Year's Day  
ALL OFFICES CLOSED  
17<sup>th</sup> Martin Luther  
King Jr. Day  
ALL OFFICES CLOSED

*February*  
14<sup>th</sup> Valentine's Day  
21<sup>st</sup> President's Day  
ALL OFFICES CLOSED

*March*  
17<sup>th</sup> St. Patrick's Day  
23<sup>rd</sup> Annual Meeting

### Introducing Carla Cole

NEW BOARD MEMBER



Carla is a dynamic business leader with a well-rounded career that spans being a Money Manager for the West Virginia State Treasurer to being President of Auro Computer Systems. Her passion for technology hardware, software, professional services as well as organizational change, training and development has benefitted numerous organizations as she helped them to harness these platforms and developed resourceful teams to drive their business success.

She thrives on being an agent of change for her clients by helping them envision "What if" possibilities which transform their organizations. Currently serving as the Chief Growth Officer at The Computer Workshop, Carla is thrilled to be surrounded by other people who are passionate about organizational transformation through highly effective leading edge training solutions.

### Welcome TO THE TEAM



Paige German  
TELLER



Cassidy Tingler  
TELLER

I recently read an article about ten ways to make a positive impact on our communities in our daily lives. While I won't list them all, two of them stood out to me that helps illustrate what Hopewell Federal Credit Union strives to do to help you get ahead financially. One is, "Always be ready to help." At Hopewell our goal is to be here to help you navigate through your personal financial journey. Another is, "Live a purposefully life." I am proud that together we are purposely serving our communities through volunteering and donations. As you read through this newsletter, please note the many products and services that we provide for you and how we purposely serve our communities.

As we make our way through this Holiday season, let's be thankful for those that continually make an impact on our lives. For me, it is my family and friends, the employees, Board and Supervisory Committee members, and YOU, our members who loyally support us as we do our best to make an impact. Please know that every Hopewell product you utilize helps make an impact to further this purpose.

Thank you for the impact you make on Hopewell and your communities. I hope that you have a safe and happy holiday season.

FROM THE  
DESK OF

*Chris Simmons*

Winter  
2021

NEWS

HOPWELL FEDERAL

CREDIT UNION



## New year, new financial resolutions

With 2021 ending and 2022 right around the corner, now is the time to start making those resolutions for the new year. And what better place to start than with your finances?

While getting financials in order at the beginning of every year is a ritual for most, it doesn't hurt to keep things fresh with some out-of-the-box resolutions. The average American calls their resolutions quits by the time February rolls around (or never follows through with them in the first place), according to the New York Post. So, a new perspective might just be the ticket to sticking to the financial plans you intend to make.

An article published by Wallet Genius takes a new perspective on classic financial goals with suggestions that include talking to your children and spouse about money, not confusing spending less with saving, considering money as a tool instead of a goal, and even volunteering.

Use these helpful solutions from CNBC to stick to your financial goals throughout the new year and beyond:

**Set up autopay for everything:** From your utility bills to your rent, automate payments so you never have a late fee. Plus, excellent payment history will be reflected on your credit score. You can also automate money directly from your paycheck to your savings, so you won't even know you're missing it while saving at the same time.

**Give your budget a makeover:** If it's been a while since you've tweaked your budget, take the time to restructure it to fit your most current lifestyle.

**Match savings to spending:** For one month, try this savings technique that allows you to save as much as you spend. Simply add a dollar to savings for every dollar you spend. Or you could put a cap on it, like saving \$5 for each purchase made throughout the month.

**Try a "savings spree":** Save the dollar amount of each calendar day for one month. Start by saving \$1 on the first of the month, \$2 on the second, and so on. You could end up saving around \$500 for the month!

**Bump up your retirement contribution by 1%:** A little goes a long way. Investing a few extra dollars per month into your retirement account could pay out big in the end.

*Your Mortgage Specialist*  
**Paul J. Haney**  
MORTGAGE LOAN ASSOCIATE  
740.522.8311 - 800.860.8311 Ext. 2521  
phaney@hopewellfcu.org  
NMLS # 875573

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# zogo



## Coming Soon

It pays to learn about finance – literally. Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending and managing their money. The app includes nearly 300 modules in 20 different topics, from opening a bank account to saving for retirement – and everything in between.

By completing modules, taking interactive five-question quizzes and participating in daily trivia games, users earn virtual "pineapples" and work toward real-life rewards – like a \$5 gift card to one of their favorite stores!

Watch for the official Hopewell Federal launch during the week of January 17<sup>th</sup>.

Hopewell Federal Credit Union received funding for the Zogo app through a grant from the Ohio Credit Union Foundation.

### Please Note:

Any member interested in serving Hopewell Federal on the volunteer Board of Directors can be nominated by petition by 2/11/22. Please contact Chris Simmons at 740.522.8311 or csimmons@hopewellfcu.org for additional information.

## New Partnership

We would like to announce a new partnership with American Income Life Insurance Company (AIL). Soon, you will be receiving a letter from AIL. As a member, you automatically qualify for a no-cost \$2,500 Accidental Death & Dismemberment benefit. If you would like to obtain the certificate of coverage and name a specific beneficiary, you will have the option to complete a form. This form also allows AIL to contact you about their extensive product offerings. In addition to this benefit, there are some no cost advantages included.

- AIL Plus program, your connection to convenient discounts on dental care, prescriptions, diabetic supplies, vision care and supplies, telemedicine, chiropractic care and more
- Child Safe Kits with vital data, photos, and fingerprints

## Community News

### ELVES IN ACTION

Elves in Action is the annual, community-wide fundraiser held at the end of every year to help Food Pantry Network of Licking County stock the shelves for the holiday season. The goal of Elves in Action is to bring together supporters interested in fighting food insecurity in Licking County and to collect food and monetary donations to benefit the Food Pantry Network. Hopewell volunteers braved the cold weather on November 28<sup>th</sup> as the elves for the evening. Hopewell is proud to support this annual initiative.



### SANTA'S SECRET SHOPPERS JOHNSTOWN

Santa's Secret Shoppers event was held at Dashing Dinner on December 4<sup>th</sup>. The event allows local children to shop for Christmas gifts for family members regardless of how much the child has to spend. Volunteers, including HFCU team members, helped children shop for gifts donated by multiple business' and community members.



### SALVATION ARMY

Hopewell is working toward generous donation to the Salvation Army. During November and December, Hopewell offered a skip a pay promotion that included a donation. In addition, during the month of December HFCU collects blankets, coats, hats, and gloves to donate as well. We also collect funds all year from our staff in exchange for wearing jeans on Friday's. The funds from this will also be used to provide additional warm weather gear for Salvation Army.

### YOUR COMMUNITY CREDIT UNION

We care so much about the communities we represent, we wanted to provide a resource to hear about all the amazing things happening. We have launched a new page on our website to highlight these accolades. Stop by and visit [www.hopewellfcu.org/Community](http://www.hopewellfcu.org/Community).

*Do we have your e-mail address?*

STAY IN THE KNOW  
Sign up at:  
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\*Subject to credit approval. Current HFCU loans do not qualify. APR calculation is based on a rate of 2.810% which includes A+ borrower and Relationship Pricing: a \$30,212 loan amount, 60 month term, and monthly payment of \$539.62. Rates may vary based on creditworthiness and year of vehicle. Relationship Pricing will vary based on your relationship with Credit Union. \*Make no payments for up to 90 days for loans approved under HFCU Drive On promotion. Interest accrues from date the loan is funded. Cannot be combined with any other promotional offer. Offer subject to end or change without prior notice.

## Did the Holidays Leave Your Wallet Empty?

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**HOPEWELL FEDERAL**  
CREDIT UNION

PO Box 2157  
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Your  
Community  
Credit Union

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