

CELEBRATE WITH US



February Winners

Kelsey Hite & Al Smith



Join us in March and April as we support the Food Pantry Network of Licking County.



hopewellfcu.org/ANNIVERSARY

Stay in the know about all anniversary promotions and events.



ANNIVERSARY VIDEO

Visit the anniversary website to view a video 60 years in the making.

FROM THE DESK OF

Chris Simmons

Spring is the air and I hope you will soon be able to enjoy time outside in warmer weather. This year marks an important milestone in Hopewell's history. Later this year, in October, we will celebrate our 60th year serving our members and communities. Look for ways to help us celebrate throughout the year including monthly prize drawings, community fundraising, rate discounts, and much more.

I invite you to take an opportunity to review our products and services. I hope that you have been able to check out the new Zogo app that makes financial education fun and engaging. Also, with interest rates expected to rise this year, now is the perfect time to come see us for a financial checkup. Our low-rate fixed equity product is perfect to help put your home's equity to work to provide funds for a vacation, debt consolidation, etc. Additionally, I invite you to look at our credit card offerings. Our credit cards have a fixed rate meaning the rate will not change during periods of rising interest rates.

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

PAINT THE

Possibilities

With A
Home Equity
Line of Credit



1.99%^{APR}
FOR FIRST
3 MONTHS

HOPEWELL FEDERAL
CREDIT UNION
NEWS

Spring
2022

HOPEWELL FEDERAL
CREDIT UNION

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

Your
Community
Credit Union



*Save the
Date*

MARCH

17th St. Patrick's Day
23rd Virtual Annual Meeting
Register Online at
<https://www.hopewellfcu.org/ABOUT-US/Annual-Meeting>

APRIL

16th Spring Hop
Heath Office
1:00 PM - 2:30 PM

MAY

8th Mother's Day
30th Memorial Day
All Offices Closed

JUNE

19th Father's Day
20th Juneteenth
All Offices Closed

We Care About Community

**WE ARE STRIVING TO MAKE A
DIFFERENCE IN LICKING COUNTY**

Hopewell team members have joined the Business Community Advisory Council of Licking County to support Junior Achievement. Volunteers will be sharing personal and professional experiences and skills with 4th grade students in Licking County. Junior Achievement's mission is to inspire and prepare young people to succeed. Junior Achievement's proven lessons in financial literacy, work and career readiness, and entrepreneurship are shown to positively impact the lives of young people.

*Stay
Connected*

www.hopewellfcu.org
info@hopewellfcu.org
740.522.8311
Call or Text



Celebrate OUR ANNIVERSARY WITH Skip It FOR 60

NEW LOANS* WILL ENJOY NO PAYMENT FOR 60 DAYS



*Offer excludes real estate products. No payment for first 60 days of the loan.



Invite Your Family & Friends TO JOIN THE CELEBRATION at Your Community Credit Union YOU COULD EARN \$60

*\$60 cash bonus is provided to EXISTING Hopewell Federal member when a new member has opened a share (savings) & draft (checking) account for a minimum of 90 Days. Certain restrictions apply. Subject to credit approval. This offer is for a limited time and Hopewell Federal has the right to discontinue at anytime without prior notice. Recipient is solely responsible for any personal tax liability arising out of this incentive. Cash bonus may be converted into a new membership. Existing members can refer additional members upon qualifying for HFCU membership.

IS YOUR MONEY SAFE?

Our world is full of chaos, but your money is not! Hopewell Federal would like to remind credit union members of the safety of your deposits. National Credit Union Administration or NCUA secures all deposits up to \$250,000 per individual depositor. Additional information on NCUA share insurance coverage for consumers is available at MyCreditUnion.gov. For questions about the NCUA's share insurance coverage, call 1.800.755.1030, option 1, Monday through Friday, 8 a.m. to 5 p.m. Eastern, or send an email to DCAMail@ncua.gov.

Hopewell and NCUA continue to remain vigilant against all scams. Always think before you click! Cyber actors may send emails with malicious attachments or links to fraudulent websites to trick victims into revealing sensitive information or donating to fraudulent charities or causes. Exercise caution in handling any email, attachment, or hyperlink, and be wary of social media pleas, texts, or phone calls.

Please know that the Hopewell Federal Credit Union team is here for you to assist with any questions or concerns. Please feel free to contact us at info@hopewellfcu.org or via phone or text at 740.522.8311. You and your financial protection are very important to us.



Tired of paying too much in taxes?

Call Ed Leedom, CFPTM at Webb Financial Group, LLC at 740-454-6113 to discuss investment strategies that may help to minimize taxes. Since 2006, Webb Financial Group has been a valued partner to Hopewell members.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates.

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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AFFORDABLE HOUSING PROGRAM

Welcome Home GRANTS UP TO \$5,000*

- Grant Money Available March 1st, 2022
- Receive up to a \$5,000 Grant to cover down payment, closing costs or prepaid items.
- Don't Delay, Apply Today – Money is reserved on a first come, first serve basis and is only available until the FHLB Fund has been depleted.
- Great news you don't need to be a first-time home buyer.
- Veteran's may qualify for up to \$7,500
- Buyer must be under the income limit set for each county. In 2022, a household of 1-2 people in Licking County can make up to \$67,040. A family of 3-4 can make up to \$77,096.

Paul J Haney
Mortgage Loan Associate
phaney@hopewellfcu.org
NMLS-875573

740.522.8311 – 800.860.8311 / Ext. 2521

*Buyer must contribute \$500 of their own money. Buyer must have signed contract to benefit from Welcome Home Grant. The household income must be at or under 80% of the MHB limits determined by the state. First time buyers must complete an approved home ownership counseling course.

Spring cleaning is for finances, too

There's nothing quite like airing out your home from a long winter, scrubbing it down to a sparkly shine, and decluttering the mess that's piled up. Deep cleans are meant for more than just your house, though. Your finances most likely need some spring cleaning, too.

According to Nerd Wallet, spring is a good time to "conduct a thorough review of your finances and address any neglected areas." The first and easiest way to conquer that task is by updating your budget, which changes in different areas each year. It's good to reassess spending habits at least once a year.

Financial goals can change over time, particularly during pandemic years, so reevaluating them each spring is important. Everything from annual vacations to new jobs should be included in your list of financial goals.

Other ways to clean up your finances this spring include reviewing your insurance coverage, services, and cutting unnecessary subscriptions, updating credit cards based on your spending habits in order to maximize rewards and incentives, and making sure your mobile app balances (PayPal, Venmo, Cash App) have zero balances in order to collect interest on cash that is otherwise just sitting there.

Learn the best tips for a thorough financial scrubbing from Money Crashers.

GET RID OF OLD STUFF – This one is self-explanatory: Clean your house of all the things you never use anymore and make a little money at the same time. It's a win-win!

CLEAN UP YOUR PAPERWORK – Move all your paperwork to a digital format, backing important documents up in two separate places, like an automated cloud service and an external hard drive, to cut down on unnecessary clutter.

AUTOMATE YOUR SAVINGS – Bulk up your savings by splitting your direct deposit between your checking and savings accounts. If it's not there, you won't miss it. You'll actually end up tricking yourself into saving more.

REVIEW YOUR CREDIT REPORTS FOR ERRORS – You can check your credit report for free with the three main credit bureaus once a year for each. Now is the best time to comb through your reports and make sure there are no errors. Next, sign up for a free credit monitoring service, like Credit Karma.

No matter how or when you comb through your finances, it's important to do it at least once a year. But why not tie it into annual spring cleaning and knock everything out at once?

Member Only Deals

Enjoy Exclusive Savings Every Day



Love My Credit Union® rewards

Get more from your credit union membership at LoveMyCreditUnion.org

turbotax **NAB BLOCK**

TAX SOLUTIONS AND SAVINGS FOR MEMBERS

SCAN THE QR CODE TO VIEW SAVINGS TaxServices.LoveMyCreditUnion.org



2021 Year In Review VIRTUAL ANNUAL MEETING March 23rd at 5:30 PM

Please join us for our annual meeting. We will be hosting this meeting virtually via video conference or telephone. You can access the visual side of the meeting with a smart phone, tablet, or computer. For audio only, you can also access the meeting via phone.

To R.S.V.P., please visit www.hopewellfcu.org and complete the registration form. Once the form is submitted, you will receive instructions on how to access the meeting on March 23rd at 5:30 PM.

zogo

Get paid to learn financial literacy.

Enter access code

HFCU