

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

Your
Community
Credit Union

60th
Anniversary
1962-2022

Save the Date DECEMBER

25th - CHRISTMAS DAY
Happy Holidays

26th - CHRISTMAS DAY
OBSERVED
All Offices Closed

31st - NEW YEAR'S EVE
All Offices Close at 12:00 PM

JANUARY

1st - NEW YEAR'S DAY
All Offices Closed

16th - MARTIN LUTHER
KING JR. DAY
All Offices Closed

FEBRUARY

14th - VALENTINE'S DAY
Celebrate

20th - PRESIDENT'S DAY
All Offices Closed

MARCH

14th - ST. PATRICK'S DAY
Happy St. Patrick's Day

22nd - ANNUAL MEETING
Visit Our Website for Updates

Your Mortgage Specialist

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

HERE TO SERVE
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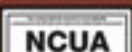


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Fixed Equity Loan

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CELEBRATE WITH US
60th
Anniversary
1962-2022

60th Giveaways
\$60

September Winners

Paula R. & Jacob B

Anniversary Party Winners

Jacob C. & Christy B.

October Winners

Kevin D. & James G

November Winners

Joseph V. & Judith J.

FROM THE DESK OF

Chris Simmons

On behalf of the Hopewell team, I wish to personally thank you for trusting us as your financial partner. As we turn the page from 2022, we continue to be dedicated to brightening our members' financial futures through competitive rates, accessibility to a nationwide shared-branching network, and mobile banking tools.

While we are always member focused, 2023 is going to be all about YOU! Being a member of a credit union means so much more than just having an account. Credit unions operate to promote the well-being of their members. The primary difference between banks and credit union is their ownership. Banks are owned by investors and credit unions are owned by YOU the member. When your credit union profits, so do you in the form of lower fees, better rates, and enhanced products and services.

With that in mind, you will see numerous technological enhancements and promotions in 2023. We will be introducing industry leading digital technology that will allow you to open an account or apply for a loan from the comfort of your home. Navigating financial decisions can be difficult and that is why through new technology we strive to be convenient and simplify the process of doing business here at the credit union.

I want to end by wishing you and your family a safe and enjoyable holiday season! If I can ever be of service to you, please reach out to me at csimmons@hopewellfcu.org.

Happy Holidays!

2X THE FUN
DOUBLE
ExtraAwards®
Points

on purchases made with your Platinum Visa®

FROM NOVEMBER 20th, 2022
THROUGH DECEMBER 31st, 2022

Double ExtraAwards® Points

FOR CASH BACK REWARDS

FOR GIFT CARDS

For Car Rental, Entertainment, Gas & Grocery, Restaurants, Retail Stores, Hotels, Special Experiences & More!

FOR TRAVEL

For Airline Tickets, Flights, Hotels & Car Rental, Restaurants, and More!

No need to sign up, just start using your card during the time line to take advantage of double points good for Gift Certificates, Travel Rewards and More!

NEED A LITTLE EXTRA CASH THIS HOLIDAY SEASON?

121212 Holiday Loan

\$1200 12 Months 12% APR*

*No documentation fee. Automatic payment required. Must have direct deposit with Hopewell. Applicants must have no open bankruptcy. Applications must be submitted by 12/12/22 to qualify. Minimum credit restrictions apply. Offer, rates and terms subject to change without prior notice. No prepayment penalty.

HAPPY RETIREMENT

Nancy Barker



Nancy began her Hopewell career, more than thirty-five years ago, in May 1987 as a Collections Officer and then the Operations Manager position in 2003. In 2010, she was promoted to the Chief Operations Officer position. She has been an instrumental team member in many projects and branch openings throughout her career.

In 1987, the credit union was still named Newark Aerospace Federal Credit Union. At that time the credit union was serving 6,300 members out of a single location and had over \$19.37M in assets. Today, Hopewell serves close to 8,600 members with three branches and has over \$132M in assets.

The impact she has had on the financial well-being of our members throughout her career is countless. Nancy's leadership and passion to serve the membership will be deeply missed.

While we are sad to see her go, we know she will find success and happiness as she moves on to the next chapter of her life and enjoys time with her children and grandchildren.

Peppermint Hot Chocolate

INGREDIENTS

- 1 cup milk (whole or 2% are best)
- 1/4 cup heavy cream
- 1 to 2 tablespoons granulated sugar
- pinch of salt
- 3 ounces finely chopped semisweet chocolate or chocolate chips (about 1/2 cup)
- 1/4 teaspoon vanilla extract
- 1/8 teaspoon peppermint extract
- whipped cream, marshmallows, and crushed candy canes, for garnish (optional)

INSTRUCTIONS

In a pot, whisk together milk, heavy cream, sugar, vanilla and peppermint extracts, and salt. Heat on the stove on medium-low until bubbles start to form around the side of the pan. Reduce heat to low, add chocolate and extracts, and whisk until melted, glossy, and thickened slightly, 1-2 minutes. Pour into a mug and top with lightly-sweetened whipped cream or marshmallows and a sprinkling of crushed candy canes.



HOPEWELL FEDERAL
CREDIT UNION

NEWS

Winter
2022

Community News

HOPEWELL CELEBRATED 60TH ANNIVERSARY AND INTERNATIONAL CREDIT UNION DAY

Established in 1962 as the Heath Federal Credit Union to serve the Newark Air Force Station employees and their families. In 1993, the name was changed to Hopewell Federal Credit Union to highlight its new charter which included serving anyone who lived, worked, or worshiped in Licking County. In 2016, HFCU expanded its field of membership to include Delaware County. On October 21st, 2022, Hopewell celebrated 60 years as your community credit union. This day was extra special as it fell alongside International Credit Union Day. These milestones were marked with a celebration at each location. In addition, the Ohio Credit Union League stopped by with special accolades from the Ohio Senate and House of Representatives.

Credit unions are so proud of their loyalty to helping people and we love celebrating this wonderful philosophy, as well as milestone anniversary.

UNITED WAY CAMPAIGN A SUCCESS

Our annual United Way campaign was a success. Events were football themed aimed at "Scoring A Goal for United Way". Fundraising events included a survivor pool, cookie sale, team jeans week, and basket raffle. Overall, Hopewell was able to create a notable impact to the United Way.

WARM WEATHER GOODS

Each year, Hopewell collects coats, blankets, hats, scarves, and gloves to donate to a local organization in need. We invite you to drop off your new and unused donations to any of our locations. Help someone stay warm this winter.



TIPS FOR ACHIEVING WORK-LIFE BALANCE

Working long hours has proven to affect both the employee and the employer negatively, but it can be difficult to break these unhealthy habits. A study from the Harvard Business Review found that people achieved a healthy work-life balance when they realized that there is no one-stop fix and that as our circumstances change, so must our priorities.

Tips for Achieving Work-Life Balance

- **Pause and denormalize.** Taking time to think about how you are feeling in your professional life can be a good thing. Asking what am I prioritizing, what am I sacrificing, and how is my work affecting me, can be a beneficial first step in realizing that work may be prioritized above your personal life. Sometimes a major life event, like the birth of a child, marriage, or death of a loved one, can be the tipping point that makes you stop and reflect on what is important.

- **Pay attention to your emotions.** Once you have analyzed your current situation, it is time to start thinking about how you feel. Really take the time to explore if you feel energized, satisfied, or happy versus feeling angry, resentful, or sad. After you note your emotions, you can start recognizing how a situation makes you feel. With this realization, you can determine how to make a change in your professional and personal life.

- **Reprioritize.** After you realize how you feel while at work, you can put things into perspective to determine how to adjust your priorities. Set aside time to figure out what is important to you and if you have any regrets about the order of your list. Our priorities shift daily, so it is important to adjust based on what items are at the top of your list.

- **Consider your alternatives.** Before making a drastic decision, consider if there are aspects of your work and life that could be changed to better align with your priorities. This change will not happen overnight. You must experiment to see how much time should be spent with family, hobbies, or work.

It may take years to come to a point where you are happy with your work-life balance, but the more you work on it, the easier it will become to prioritize what is important to you.

- **Implement changes.** Now that you have collected your thoughts and analyzed if a position change needs to happen, it is time to analyze how this transition can affect your financial well-being. You can't balance work and life if you struggle to be financially secure. Consider utilizing podcasts, books, articles, and shows that provide financial guidance. For a more hands-on approach, research financial literacy events or classes hosted by credit unions or other financial institutions in your area. Hopewell Federal has certified financial counselors who are trained specifically to help improve financial wellness and plan for the financial future you desire.

By implementing the steps above, your mental health is in good shape, supporting your physical health. Allowing you to perform better at work and achieve a work-life balance.

MEET OUR Board of Directors



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Natalie Gallagher



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Terry Jackson

SECRETARY
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Thank You Volunteers



www.hopewellfcu.org/skipapay

TO COMPLETE A SKIP-A-PAY REQUEST FORM*

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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2.53% APY* on a 9 Month

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APY = Annual Percentage Yield. *APY based on monthly compounding for one year. Minimum amount to open 9 or 17 month certificates is \$2,500.00. Penalty applies for early withdrawal when made other than according to the terms on certificate. Rates are subject to change without notice. Once certificate has been purchased at a specific rate, it will be locked in for the duration of the certificate.