



Checking Accounts

Hope 
credit union

Having an affordable
CHECKING ACCOUNT is the best
 way to **MANAGE YOUR MONEY**
ON A DAILY BASIS.

When you become a HOPE member, you can choose from three fantastic checking accounts that offer great benefits. Each of them allows you to conveniently access the funds you need on a regular basis and provides the security of a federally insured credit union.

No matter which account you choose, you get lots of free features:

- Unlimited Transactions
- Free HOPENet Online Banking with BillPay
- Free HOPE Mobile Banking¹
- Free HOPEAnytime ATM/Debit Card²
- Free E-Statements
- Free Shared Branching Access

Our friendly staff can help you find the account that fits your needs and make sure you understand how to make it work for you. When you're ready for a better banking option, you're ready for a checking account from HOPE.

Contact your nearest branch or visit www.hopecu.org/checking to open your account and learn more.

Easy Checking

Our Easy Checking account delivers exactly what it promises: an easy way to manage the funds you need on a regular basis. You get low monthly fees and plenty of ways to access your money, as well as the convenience and security of paperless transactions.

This is a great account for people who have never had a checking account before, are rebuilding their banking history, or have been using check cashing stores.

Easy Checking Plus

HOPE's Easy Checking Plus account offers the same great benefits as our Easy Checking account, but with no minimum balance, lower monthly fees, and the addition of paper checks.

HOPE Rewards Checking

Would you like having a free account that can put cash back in your pocket? If so, you'll love our HOPE Rewards Checking account!³ There's never any monthly fee and no minimum balance requirement.

How much can you earn?

- Without doing anything, you get 0.10% APY⁴ on all balances.
- You can turbocharge your earning by meeting the simple qualifying criteria each month:
 - 3.01% APY⁴ on all balances up to \$10,000
 - 0.50% APY⁴ on all balances over \$10,000

Qualifying accounts also get ATM fee refunds of up to \$20 each month.

What does it take to get that bonus rate? It's pretty simple! Each month you need to:

- Have 12 debit card transactions post to and clear your account.
- Log on to HOPENet Online or HOPE Mobile just once.
- Be signed up for and receive e-statements.
- Have at least one direct deposit or automatic payment (ACH) clear your account.

What if you don't qualify during a particular month? Don't worry: you still get the base rate paid back into your account. Then just meet the criteria the next month to earn the bonus rate.



Other HOPE Products & Services

- Student Checking
- Money Market Accounts
- Choice Cards
- Savings Accounts
- Traditional and Roth IRAs
- Share Certificates
- Credit Cards
- Personal Loans
- New and Used Vehicle Loans
- Home Loans
- Small Business Loans
- Free Online, Mobile, and Telephone Banking¹
- ATM and Debit Cards
- Nationwide ATM Network⁵
- Direct Deposit
- E-Statements
- Free Financial Education and Counseling
- National Shared Branching Network

| | Easy Checking | Easy Checking Plus | HOPE Rewards Checking |
|---------------------------------------|---|---|-----------------------|
| Opening Balance Requirement | \$25.00 | \$0 | \$0 |
| Minimum Balance | \$25.00 | \$0 | \$0 |
| Monthly Fee ⁵ | \$9.95 Waived with \$200 Minimum Balance | \$7.95 Waived with \$250 Minimum Balance | \$0 |
| Unlimited Transactions | ✓ | ✓ | ✓ |
| Electronic Transactions | ✓ | ✓ | ✓ |
| Paper Checks | ✗ | ✓ | ✓ |
| Free HOPENet Online Banking | ✓ | ✓ | ✓ |
| Free HOPENet Online Bill Payment | ✓ | ✓ | ✓ |
| Free HOPE Mobile Banking ¹ | ✓ | ✓ | ✓ |
| Free E-Statements | ✓ | ✓ | ✓ |
| Overdraft Guardian Program | Available | Available | Available |



Shared Branching

HOPE is part of a national network of credit union branches. You may conduct HOPE transactions at any of these locations. Visit www.sharedbranching.org to find a participating branch near you.

HOPEAnytime Check Card

Take charge of your finances by using the free HOPEAnytime Check Card anywhere that Visa is accepted. Your debit card also works at any ATM that is part of the Co-op, Credit Union 24, MoneyPass, PULSE, or Visa Plus networks.⁵

HOPENet Online Banking

Turn any Internet-connected computer or tablet into a money management machine with full-service online banking. HOPENet also includes the ability to pay almost anyone electronically.

HOPENet Mobile Banking

Enjoy having the power of a HOPE branch in the palm of your hand. Apple and Android phones can perform a wide range of functions that put you in charge of your money.

HOPE24 Telephone Banking

Bank just by pressing a button. Get account information and perform basic functions quickly and easily. It's just a toll-free phone call away at 1-877-214-HOPE (4673) and available 24/7.

HOPE E-Statements

Save time, keep your information more secure, and show the planet some love by getting your statements online. E-statements are one of our most popular features.

Direct Deposit

Put funds into a HOPE account without ever coming to the credit union. Sign up for direct deposit and have funds automatically sent to your account electronically. The funds are available immediately, and you never need to worry about a lost or stolen check.

Automatic Transfers/Drafts

Schedule money to be moved from one account to another as you require. You can also have bills or loan payments taken care of without having to worry about writing checks or putting a stamp on an envelope.

Overdraft Guardian Program

Do you ever accidentally make a purchase without sufficient funds in your account? Let HOPE cover these transactions for you with Overdraft Guardian.

Brighter Futures Begin with HOPE.

www.hopecu.org

1-866-321-HOPE (4673)



Federally insured by NCUA.

¹Wireless carrier messaging and data rates may apply. ²ATMs that are not part of the HOPE network may charge additional fees for services. ³Rates may change after the account is opened. There is no minimum balance required to open a HOPE Rewards Checking account. Members must meet certain terms and conditions to open a HOPE Rewards account. Members are limited to one HOPE Rewards Checking account as a primary account holder. No commercial account may participate in this program. Dividends are paid on accounts with positive balances. If HOPE Rewards Checking qualifications are met each monthly qualification cycle: (1) Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$20 and credited to the account on the last day of monthly statement cycle; an ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher; (2) balances up to \$10,000 earn an APY of 3.01%; and (3) balances over \$10,000 earn an APY of 0.50% on the portion of the balance over \$10,000. If qualifications are not met on HOPE Rewards Checking accounts, all balances earn an APY of 0.10%. The qualification cycle is defined as the first calendar day of the month through the last calendar day of the month (example: March 1 - March 31). Contact us for more information about the qualification cycle. The advertised HOPE Rewards Checking APY is based on compounding dividends. Dividends earned in a HOPE Rewards Checking Plus account are automatically transferred to a linked HOPE Rewards Savings Plus account each statement cycle and do not compound. The actual dividend amount paid may be less than the advertised HOPE Rewards Checking account APY. The HOPE Rewards Savings Plus account APYs may be less than HOPE Rewards Checking account APYs. If qualifications for a HOPE Rewards Checking Plus account are met each monthly qualification cycle, the following dividend are earned in the HOPE Rewards Savings Plus account: (1) balances up to \$10,000 earn an APY of 1.01%; (2) balances of \$10,000.01 to \$50,000 earn an APY of 1.51% on the portion of the balance over \$10,000 up to \$50,000; and (3) balances of more than \$50,000 earn an APY of 0.50% on the portion of the balance over \$50,000. If qualifications are not met on HOPE Rewards Checking Plus accounts, all balances in HOPE Rewards Savings Plus accounts earn an APY of 0.10%. At our discretion, we may change the dividends paid on all tiers, and/or cap at any time. Fees may reduce earnings. Qualifying transactions must post to and settle to the HOPE Rewards Checking account during the monthly qualification cycle. The qualification cycle is not the same as your monthly statement cycle. Transactions may take one or more banking days from the date the transaction was made to post to and settle in the account. Transfers between accounts do not count as qualifying transactions. ATM-processed withdrawals do not count as qualifying debit card transactions. ⁴APY=Annual Percentage Yield. APYs accurate as of 12/23/2019. ⁵Fees subject to change.

Alabama Arkansas Louisiana Mississippi Tennessee