

PRESIDENT'S LETTER

By Jim Johnson, President and Chief Executive Officer

Winter is almost here and it is hard to believe that soon the snowflakes will be flying and we will be celebrating the holiday season. As we review this past year and look forward to the approaching year, it is the perfect time to reflect on Hopewell Federal Credit Union's amazing history. Hopewell is proud to be celebrating fifty years of service to you, our valued members. As we enter this golden anniversary year, we look back on the history of HFCU and the wonderful accomplishments that we, as an organization, have been given the opportunity to share with you. We look forward to celebrating this monumental anniversary throughout the upcoming year and hope that you will visit our website or stop by one of our offices to learn more about some of the fun things being planned.



As you browse through our final newsletter of 2011, you will find an article about one of our founding members, Sherwood A. Conner. Please take a moment to enjoy this article and learn a little more about how Sherwood was instrumental in creating the foundation for Hopewell Federal Credit Union.

In addition to our history, we have been looking toward our future and developing fantastic promotions for you to take advantage of during the upcoming months. Our most recent, Happy Holidays from Hopewell, is a fantastic way to save on your holiday purchases. It's easy, just use your Hopewell VISA® on all purchases from now until 12/31/11 and receive 4.9% APR, for the life of the balance. There is nothing to do or sign, just start using your card and enjoy this as our holiday gift to you. Don't have a Hopewell VISA® yet? Apply today and start enjoying our special holiday gift. The 4.9% APR is not valid on balance transfers, cash advances or existing balances.

We would like to wish you and your family a very happy holiday and healthy season. Thank you for continued membership with Hopewell Federal Credit Union.

James G. Johnson
President and CEO
Hopewell Federal Credit Union

BOARD OF DIRECTORS Call For Nominations

Recently, a chairman was appointed for the nominating committee. Now the committee is seeking qualified candidates for nomination to the volunteer Board of Directors. Two candidates will be chosen to fill three year terms, beginning March 2012. Qualified candidates must include the following criteria:

- Member in good standing
- At least 18 years of age and bondable
- Sign a letter of qualification

Those interested should send their resume including qualifications to:
Chairperson, Nominating Committee
PO Box 2157

Heath, Ohio 43056-2157

All entries must be received by December 9th, 2011. If you would like to nominate, or be nominated by petition, contact James G. Johnson, President and CEO, at 740.522.8311.

Petitions must be filed by February 12, 2012.

Hopewell Federal Goes Green

Did you know Hopewell Federal Credit Union recycles plastic, aluminum cans and paper? Just this year, we have collected and recycled more than 720 pounds of paper. Each month, three large boxes have been delivered to a local recycling bin. We are proud of this initiative and know we are making a difference on our environment. According to the US Environmental Protection Agency, recycling just one ton of paper would:

- Save enough energy to power the average American home for six months.
- Save 7,000 gallons of water.
- Save 3.3 cubic yards of land fill space.
- Reduce greenhouse gas emissions by one metric ton of carbon equivalent.

Why Throw Away Your Money?

Save with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Hopewell Federal Credit Union is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off* most regularly priced Sprint individual service plans
- 15% off *most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZMCorporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

**Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.*

Sprint



NCUA

National Credit Union Administration, a U.S. Government Agency

Exciting Changes

To Your Hopewell Team and Your Hopewell Office

Hopewell Federal Credit Union has gone through some exciting changes within its organization. This new structure will continue HFCU's quest to provide cutting edge products and exceptional service to you.

Team Members at the Heath Office

- Wendy Bussa has been promoted to Mortgage Loan Officer and will focus on origination of first mortgage loans. Wendy previously called the Newark office home; however, she can now be found at her new office on Hopewell Drive.
- Jarod Mallory, who joined HFCU in August of 2010, has been promoted to Lending & Retail Manager.
- Amy Landis has been promoted to the Heath Branch Manager and looks forward to seeing you at the Hopewell Drive office.
- Debbie Osborn's role and location have changed and she will now be serving members as the Administrative Assistant of Operations in the Heath office.
- Nancy Springer will now be serving members as a Loan Processor.
- Ashley Reynolds and Shane Smith have also been promoted to Teller III's at the Heath location.

Team Members at the Newark Office

- Trish Snodgrass, a Hopewell Federal team member for more than twelve years, has been promoted to Newark Branch Manager where she will be overseeing the Newark Branch on North 21st St.
- Doris Miller a Hopewell team player for nine years, will continue assisting you in our drive thru in her new role as Teller III.
- Cleta Petty, Member Service Associate formally called our Heath location home base, has now moved to our Newark office.

The entire HFCU team is excited about these new changes and looks forward to assisting you in their new roles soon. Stop in to either location and say hello.

Soon, a visit to the Heath location will look very different! A fresh coat of paint, new office construction and new carpet are just a few of the changes you will find when visiting this location. Construction should begin this month. Stop in for a visit soon and check out these exciting changes.

DEC 9 Board of Directors Entries must be turned in to the Nominating Committee

DEC 26 HFCU Closed in Observance of the Christmas Holiday

JAN 2 HFCU Closed in Observance of the New Year's Day Holiday

JAN 12 Webb Financial Group Annuity Symposium 2012 at Cherry Valley Lodge

JAN 16 HFCU Closed in Observance of Martin Luther King Jr. Day

Feb 12 Petitions for Board of Directors must be filed

MAR 28 HFCU Annual Meeting



2011 Roster of Officials

Board of Directors

Chair: Gerald A. Erhard Jr.
Vice Chair: William (Skip) Hepner, Jr.
Secretary: Cledys Henry
Treasurer: Kathleen Callis
HR Director: Eileen Scarrett-Dudgeon

Supervisory Committee

Chair: J. Thomas Swank
Member: Richard Waugh
Member: Kyle Miller
Member: Christine McGee

MEMBER FOCUS: Mr. Sherwood A Conner

Sherwood A. Conner, one of the very first members of Hopewell Federal Credit Union (HFCU), has been a member for fifty years. Recently, Mr. Conner was kind enough to share some of the highlights about his rich history and how his involvement allowed HFCU to be formed.

In the early 60's, Mr. Conner was employed by Gentile Air Force Station in Kettering, Ohio and was a member at Gentile Federal Credit Union. On November 19th, 1961, he was transferred from Gentile AFB to the Newark Air Force Base (NAFB) in Heath, Ohio. This date was very memorable to him as it was his son's birthday as well as the day he chose to quit smoking. As a civilian employee for the air force, he made his way to the small town of Heath with his wife, 3 daughters and son.

As he assimilated to his new home and job, he recognized a need for a credit union similar to Gentile CU. With this knowledge, he began working with fellow NAFB employees to develop the Newark Aerospace Federal Credit Union. During this planning period there were many questions about the direction of the credit union including: should it be a satellite office for Gentile and should it be state or federal chartered credit union? After careful deliberation, it was determined that it should be a federal credit union, specific to NAFB. Mr. Conner served on the very first Board of Directors in the fall of 1962. He was the first treasurer from 1962 through 1964. He later served as chairman of the Audit Committee for five years from 1969 through 1974.

Mr. Conner is passionate about the history of HFCU and described a volunteer organization with meager beginnings. He shared that he and others would give their time to accept deposits, make withdrawals and handle the day to day operations of the organization. HFCU took on its very first loan in December of 1962 with this all volunteer organization running the show. Despite a net loss for the first year, a proud Sherwood A. Conner reflected on the success since these small beginnings.

We cannot thank Mr. Conner enough for his vision of 50 years ago and for his recent time to share this amazing history. Without you, Hopewell Federal Credit Union would not be what it is today. Thank you.

Policy News

Electronic Funds Transfers services using debit cards, MAGIC, Hopewell Online Banking, Bill Pay and Mobile Banking have certain protections under Regulation E.

You have the right to receive periodic statements and if your statement shows transfers you did not make, you have 60 days after the statement was mailed to you to tell us. You may authorize periodic or recurring automatic payment from, and deposits into, your account. You have the right to stop payment on regular payments with three business days or more advance notice.

Never keep your PIN with your debit card as you may be liable for unauthorized use. You are liable for all transfers of purchases made via your card, access code or passwords that you authorize or allow. You have no right to stop payment for terminal transactions, as those transactions are immediately deducted from your account. For additional protections refer to the Electronic Funds Transfer Agreement and Disclosure section of the Membership Packet.

The following topics are also being included:

"An explanation of under what, if any, circumstances and through what means the institution may contact a customer on an unsolicited basis and request the customer's provision of electronic banking credentials."

"A listing of alternative risk control mechanisms that customers may consider implementing to mitigate their own risk, or alternatively, a listing of available resources where should information can be found."

"A listing of institutional contacts for customers' discretionary use in the event they notice suspicious account activity or experience customer information security-related events."

"A suggestion that commercial online banking customers perform a related risk assessment and control evaluation periodically".

Community News

Hopewell Federal Credit Union recently celebrated International CU Day.

Despite the rainy and dreary conditions on October 20th, those who braved the elements enjoyed some special treats, including donuts and hot dogs, as a thank you for being part of the Credit Union movement.

At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: Credit unions exist to help people, not to make a profit. As financial cooperatives, credit unions are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people. Credit unions are prime examples of how the

cooperative spirit transforms individuals and advances communities, the first steps toward building a better world.

For those we did not have the opportunity to thank on October 20th, thank you for choosing Hopewell Federal Credit Union

and embracing the credit union difference!



Jarod Mallory & Marvin Oneson



Clea Petty, Trish Snodgrass & Doris Miller

HOPEWELL FEDERAL

CREDIT UNION

WWW.HOPEWELLFCU.ORG

501 HOPEWELL DRIVE

HEATH, OHIO 43056

1962 2012

HOPEWELL FEDERAL

50 Years

Need a Loan?

Hopewell Federal Credit Union offers great rates!
Give us a chance to beat your rate!



No Hats, No Hoods, No Sunglasses

Please remember that for the safety and security of members and staff, Hopewell strongly enforces the **NO HATS, NO HOODS, NO SUNGLASSES** policy in our lobbies. As always, we appreciate your cooperation!



SURPRISE...
Hopewell Has the Perfect Gift Idea
We sell VISA gift cards!

Happy Holidays From Hopewell!

Let Hopewell Federal help make your holidays a little brighter with a

4.9%^{APR}

on ALL purchases, for the life of the balance, made with your Hopewell Federal VISA from

11/25/11 - 12/31/11

BLACK FRIDAY

Already have a Hopewell VISA?

There is nothing to do or sign, just start using your card and enjoy this as our holiday gift to you.

Don't have a Hopewell VISA?

It's not too late, apply today and start enjoying our special gift of 4.9% APR!



4.9% rate is valid on all purchases made from 11/25/11-12/31/11. Purchase balance will maintain the 4.9% APR until it is paid in full. Not valid on balance transfers, cash advances or existing balance.