

PRESIDENT'S LETTER

By Jim Johnson, President and Chief Executive Officer

Fall is such an exciting time of year with children heading back to school, football season kicking off and the weather changing. It creates a beautiful picture. As the leaves begin changing, take notes from Mother Nature and consider making changes to your financial picture as well. Have you had a conversation with one of our Member Service Associates about getting ahead financially? There are some fantastic opportunities that you can take advantage of in this type of economic environment and we would love to assist you.



Do you have credit card debt that you just can't get out from under? Look at the opportunity to transfer your high interest credit cards to a Hopewell Federal Credit Union VISA Card with an incredibly low introductory rate of 4.99%APR. Mortgage loan rates are extremely reasonable right now; perhaps it is a good time to refinance? Is it time to start a new home improvement project? We are here to help you navigate through these challenging financial questions.

As you look toward your future and creating a sound financial picture, use this as the perfect opportunity to invest. You are never too young or old to plan for retirement. We would love to share the benefits of both Traditional and Roth IRA's with you and your family. Change your future financial picture by investing today.

Our goal continues to be helping you get ahead financially. We also want to help your friends and family do the same thing. We continue to invite you to "Introduce Your Family To Ours" through the remainder of 2011. As a member of Hopewell Federal Credit Union; you are an important resource and testament why credit union membership is so valuable. Refer a family member or friend, who lives, works or worships in Licking County to Hopewell Federal and receive a \$50 reward! Your referred family member or friend just needs to complete a few easy steps and you get \$50!! It is that easy! There is no limit to the number you can refer! We value you as a member and think you should be rewarded for introducing Hopewell Federal Credit Union to your family and friends!

Enjoy the beautiful, picturesque fall season. We look forward to seeing you again soon.



James G. Johnson
President and CEO
Hopewell Federal Credit Union

Online Access

Hopewell Federal continues to stay on the cutting edge of new technology by offering you new online tools including:

- Online Check Ordering
- Online Loan Application
- Online Mortgage Resource Center
- Online Banking
- Online Financial Advisor

Visit www.hopewellfcu.org to access these useful tools.

Do we have your email address?

Hopewell Federal has gone digital. We now offer email newsletters and periodic email blasts delivered right to your inbox. Sign up at www.hopewellfcu.org or call us to add your email address for this new service.

Join Us To Celebrate
International Credit
Union Day
October 20, 2011
9AM-5PM



Mobile Banking

A free service offered to all Hopewell Federal Credit Union members with three ways to access your account information using innovative mobile technology. Follow a few easy steps and take your financial needs mobile.

Android, iPhone or iPad Phone Users
In just a few moments, you can gain handheld access to your account.

- Step 1: Visit the Android Market or Apple Store
- Step 2: Search HOPEWELL
- Step 3: Download the application

Mobile Phones with Web Browsers
You are just three easy steps to handheld financial access.

- Step 1: Visit m.hopewellfcu.org
- Step 2: Select Option #1: Mobile Banking
- Step 3: Log in using your existing online banking log in information

Phones Without Browsers
No browser, no worries, text banking allows you to access your account information from any mobile device.

- Step 1: Using a computer enter: m.hopewellfcu.org
- Step 2: Select Option #1: Mobile Banking.
- Step 3: Log in using your existing online banking log in information.
- Step 4: Select Option #6: Text Banking.
- Step 5: Select Option #1: Add a mobile number.
- Step 6: Click on "Agree" to the terms and conditions of mobile banking.
- Step 7: Enter the mobile number of the phone you wish to enroll and soon you will receive a "Welcome" text message with a verification code.
- Step 8: Enter the verification code into the website, In just few minutes you will receive a text messages containing commands for you to verify balances, transfer funds and gain access to your account.

Sign up for
Mobile
Banking
today!



Is it time for a new set of wheels?

NEW & USED Auto Loan Rates, as low as

3.39%APR



Rates may vary depending upon each individual's credit history and underwriting factors. No other discounts or accounts can be applied in conjunction with these programs. Programs and conditions are subject to change without notice. Rates only available to specific max terms.

Introduce Your Family To Ours



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

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

Did You Know?

**We now
sell stamps!**



Member Focus: Larry & Margaret Webb



Larry and Margaret Webb are longtime members of Hopewell Federal Credit Union. Larry joined Hopewell Federal in October of 1979 while employed at the Newark Air Force Base. He noted its convenient location in the same building as the doctor's office and PX being significant factors in his choice to join. Larry has continued on with Hopewell Federal for many years because of the service and products offered.

As 2010 approached, Larry and his wife Margaret decided it was time to purchase and own a home. They had lived in a mobile home for the past 30 years and wanted to have a piece of property that they could call their own. So, in January of 2010, they set out and started driving around neighborhoods where they wanted to live. Larry said they passed a home in the Southgate area, "that's the one!" he told Margaret. After seeing this house from the outside, he knew immediately that this was the site that this retired duo would soon call home.

Larry went on to find out that the home was a foreclosure property that was currently owned by Hopewell Federal. He contacted Marvin Oneson, Chief Financial Officer, and began the process of purchasing the home. The Webb's were thrilled and closed on the property in February of that same year.

Larry and Margaret are now enjoying their new home and know that this will be the place they spend the rest of their lives. They love owning their own home and the freedoms that it provides them. Larry said, "I don't have to answer to anyone." They have enjoyed this liberty as they added a roof over the front porch, sided buildings around the property and updated with new landscaping. "Other than permits, I didn't have to ask anyone to do it."

Larry and Margaret are the perfect example of how Hopewell Federal can help its members get ahead financially. Membership does have its privileges with home ownership and being part of our credit union.

Community News



FIRST EVER CAR SHOW GREAT SUCCESS

Hopewell Federal Credit Union recently held its first ever Car Show in Newark, Ohio. The event held Saturday, July 30th, 2011 at the branch office on North 21st Street benefited the Ohio Children's Miracle Network raising over \$300 dollars for this worthy cause.

The event, sponsored by This Week Licking County, Hasseman Marketing and Communications and Trinity Massage & Wellness Center LLC, was coordinated by Jim Matheny of Kar Shoz LLC and longtime Hopewell

Federal Credit Union member John Wallace. The event was host to sixty cars featuring a variety of years, makes and models.

The top winners for the day included:

Employees Choice: Tom Roberts of Newark, Ohio for his 1965 Ford Mustang
Directors Choice: Graden Thomas of Frazeytsburg, Ohio for his 1950 Ford Pick Up Truck
CEO Choice: Jim Specziale of Pataskala, Ohio for his 1961 Corvette
DJ's Choice: Linda Kibler of Newark, Ohio for her 2005 Corvette

2011 UNITED WAY PACE SETTERS

Hopewell Federal Credit Union is proud to, once again, support the United Way of Licking County. This year, we forged ahead as a United Way pace setter and completed our effort on September 15th. Our goal for this year was to obtain 5% over and above what we donated in 2010. Happily, our team was able to achieve this success through a variety of fundraising opportunities including:

Payroll Contributions, Bake Sale and Purse Sale, Adornetto's Gift Card Donation Program, City Barbeque Dine and Donate, Together We Can Make a "Change" - coin donations and paper coin sales, Gift Basket Raffle and Trivial Pursuit Game.

Thank you to our generous members for your contributions to this worthwhile campaign.



Don't Fall Prey to Phishing Scams

Emails are a way of life and despite how useful this technology is, it can also be a dangerous place for phishing scams, fraud placement or computer virus activities. We want you to be safe and not fall prey to these types of vicious online attacks. Just follow a few simple steps for online safety:

NEVER respond to emails requesting account information. Hopewell Federal Credit Union will never request that you provide your Social Security Number, Tax ID Number or any other sensitive information via email.

NEVER click on a suspicious link from someone you do not know.

ALWAYS enter information by going to www.hopewellfcu.org. Do not use an alternative website address to enter account or personal information.

ALWAYS feel free contact Hopewell Federal Credit Union at 740.522.8311 if you feel suspicious emails have been used.

Loyalty...Shouldn't it be rewarded? We think so!

Earn more on your CDs with Loyalty Rewards

Now available on 11 month CD featuring no penalty for early withdrawal.



HOpewell HOLIDAY CLUB account balances will be available to members on October 17th, 2011. This announcement arrives at the perfect time with the Christmas holiday less than 100 days away.

Don't have a HOpewell HOLIDAY CLUB account? Accounts can be opened with as little as \$25 and begin earning dividends with \$50.

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!



Start Investing in Your Future

It's easy to invest in your future at Hopewell Federal Credit Union. A Roth or Traditional IRA can help you prepare for retirement and serve a number of other purposes..

- First Home Purchase
- Leave Funds to Heirs
- Pay for College
- Rainy Day Fund
- Grow Your Nest Egg

For the answers to all of your IRA questions, call one of our IRA Specialists today at 740.522.8311.

HOPEWELL FEDERAL
CREDIT UNION

Looking for a way to get ahead financially?

LOOK NO FURTHER...
We can help.

Transfer those high interest Credit Cards to a Hopewell Federal Credit Union VISA® Card.

4.9%^{APR} on All Balance Transfers



*4.9% intro for 6 months, after that 9.9% or 14.9% as applicable to your Classic/Platinum credit card disclosure.