

PRESIDENT'S LETTER

By Jim Johnson, President and Chief Executive Officer



Each of us aspire, in our own unique ways, to leave our mark on society and have a lasting impact on friends, family and co-workers for years to come. One of the best ways we can do this is to lead by example with our financial responsibility. In this newsletter, you will read the inspiring story of Jackson Courtney and Kathy Jackson demonstrating a perfect example of one generation offering financial awareness and guidance to the next. This example highlights the importance of sharing a message of saving and spending wisely at an early age. This message most often begins at home with

children witnessing how finances are carried out as a family. These eager to learn minds are at the perfect age to start a lifelong legacy of financial responsibility.

As you reflect on this story, we hope it inspires you to sign your children and/or grandchildren up for a Kirby Kangaroo Children's account. This account is the perfect way to start educating children on smart spending and saving. Anyone who is under the age of twelve is eligible; you just need a parent or legal guardian, \$5.00 and the child's social security card or birth certificate. These accounts are geared toward little ones and driving the message of saving through fun filled rewards and benefits.

As we know, children don't stay young for long and we must work diligently to continue growing that long lasting foundation as they mature. The Credit Union is a perfect place to continue to drive these messages home. Value is learned and we hope that Hopewell Federal Credit Union can be part of that education process. Don't let financial responsibility be the best kept secret.

When teaching these lessons, you may be asking yourself, "Why choose a credit union instead of a bank?" The answer is simple, members make the difference! We are a cooperative and operate with the goal of providing quality products and services to our members. As a member you play a vital role in the organization. Hopewell Federal Credit Union works hard to continue to provide unique and quality services, resources for educating youth and exceptional member service, making your choice to grow with us effortless.

Jim Johnson
President and CEO
Hopewell Federal Credit Union

Achieving the American Dream: Preparing Yourself to Buy a Home

Join Mortgage Loan Associate, Jeff Harris, on **June 28th at 5:30pm** for an informative program where you will learn tools for Achieving the American Dream:

- The Pre-Purchase Steps
- How to Select a Lender
- How to Select a Real Estate Agent
- Tools for Finding the Right House
- Steps for Getting Your Home Loan
- And...How Hopewell Federal Credit Union can help!

Sign up today for this FREE event!
jharris@hopewellfcu.org or call
740.522.8311.

Get Social!

Have you joined our social network? Follow-us on Facebook, Twitter or connect with our blog. Access all three at www.hopewellfcu.org



What is this?

You may have seen these new funny little barcodes popping up all over town. It is a QR code, short for Quick Response, and is a type of barcode. It is readable by barcode readers and camera phones. Do you have a phone with a barcode reader? Give it a try!



Hopewell Federal Visa Cards

- No Annual Fee
- 4.9% introductory rate for 6 months on purchases and cash advances
- 4.9% APR for 6 months on all balance transfers
- Great standard rates of 9.9% or 14.9% APR, depending on credit worthiness
- ScoreCard® rewards program, lets you earn points just for using your card
- ScoreMore™ by earning 2X, 3X, 4X, or more Bonus Points just for shopping at your favorite participating retailers
- New cardholders get 500 Bonus Points just for using their card within the first 2 months
- Exchange your ScoreCard® points for a variety of name-brand gifts and vacation packages
- Redemptions start at just 1300 points
- \$0 fraud liability and fraud monitoring - you are never responsible for unauthorized charges on your Hopewell Visa
- Local member service from Hopewell along with 24 hour customer service and lost/stolen reporting
- Online access and e-statements are available

Apply today at www.hopewellfcu.org or in person at either branch!

A Sure Thing

Jeff Harris, Mortgage Loan Associate



While nobody can accurately predict what the future holds for mortgage interest rates, the fact remains that they are historically low. It is difficult to justify the risk in floating your interest rate when the excellent rates currently available are a sure thing.

Timing is one of the most important factors in success. Unfortunately, knowing the perfect time to lock in a loan is impossible until after the fact. While analysts constantly try to predict the future, the bottom line is they continually fall short in terms of accuracy. Recent history is a testament to this. At the end of last year, analysts overwhelmingly predicted low rates for the months ahead. The first quarter of this year saw rates generally increase. Fortunately, there has been a recent reprieve but things still remain volatile. The movements over the past 5 months show the challenge of making predictions.

The good news is that the current low interest rates are here now. It is possible for rates to improve; however, if rates move higher, they are likely to spike fast and furiously with inflation fears looming. A cautious approach is necessary to protect against market volatility.

Ohio Credit Unions Send Nearly 30,000 Signed Petitions from Members Urging Congress to Delay Interchange Rule Implementation

7,788 e-mails, letters, and phone contacts made in addition; Credit unions hold in-district meetings

Ohio credit union members urged Congress to protect their debit cards and pass legislation to delay the Federal Reserve debit interchange rule as part of a two-week advocacy onslaught to garner legislators' attention. 29,554 petitions signed by members from more than 50 credit unions were delivered to Senator Sherrod Brown's (D-OH) Washington, D.C., office via fax and e-mail on Friday, April 30, and Monday, May 2. The petitions were supplemented by more than 7,000 e-mails, letters and phone calls, as well as in-district meetings with Ohio legislators and joint discussions with Ohio media.

Community News



newest Habitat for Humanity houses on Monroe Avenue in Newark.

Tina Six and Clea Petty of Hopewell's team, along with assistants recruited by Tina including her fiancé, Brian Casto, her mother, Carol Carpenter and a neighbor, rolled up their sleeves, to landscape one of the

Hopewell donated \$500 towards the materials for this house and participated in obtaining a \$ 17,716 grant from the Federal Home Loan Bank towards building this new home.

Hopewell hosted its annual SPRING HOP in April! It was a fun filled afternoon that included face painting, petting zoo, egg hunt, bounce house and much more!



We had a great turn out and are looking forward to hosting the event next spring!

Visit www.facebook.com/hopewellfcu to see more of the fun filled photos from the day.

Member Focus: Jackson Courtney

With big brown eyes and tons of enthusiasm, Jackson Courtney, a spunky seven year old first grader from Newark, entered Hopewell Federal Credit Union on 21st Street to do his weekly deposit with his Grandmother. Jackson had been watching his Grandmother, Kathy Jackson, each week and became curious about banking. He started asking questions and quickly wanted his very own account. Kathy explained to him why saving was important and fulfilled Jackson's request to open his own account. The very next week Jackson and his Grandmother came in with his social security card and birth certificate to open his Kirby Kangaroo kids account.



Now, a weekly tradition, Jackson receives an allowance of ten dollars and puts five dollars into his savings account. When asked why he saves his money, Jackson said, "I'm saving it for some good stuff." After making his deposit, this dedicated little saver, promptly placed his receipt in his Kirby folder along with his cherished Kirby Buck. He planed to save those too and has his eye on a very special Frisbee that he found for only twenty-five Kirby Bucks!



Jackson's favorite subject is math and he shared that he loves to play computer games to hone his skills. We believe that his skills are being fined tuned by his eager approach to fiscal responsibility. Jackson's ultimate goal is to save \$1000 to buy Lego sets; however, Grandma Kathy reminded him that he can only withdraw one half of what he saves at a time.

Jackson is looking forward to a fun filled summer of swimming, hockey camp, baseball and making his weekly trips to brighten the days of the team at the Hopewell Federal Credit Union on 21st Street office.

Board Member SPOTLIGHT

2011 Roster of Officials

Board of Directors

Chair:

Gerald A. Erhard Jr.

Term expires at 2012 annual meeting

Vice Chair:

William (Skip) Hepner, Jr.

Term expires at 2013 annual meeting

Secretary:

Cledys Henry

Terms expires at 2014 annual meeting

Treasurer:

Kathleen Callis

Term expires at 2012 annual meeting

HR Director:

Eileen Scarrett-Dudgeon

Term expires at 2013 annual meeting

Supervisory Committee:

Chair:

Thomas Swank

Members:

Richard Waugh

Kyle Miller

Christine McGee

Webb's WealthTips: Financial Fitness

DISCIPLINE:

Always save 10% of your earnings starting with your first job. If you are earning nothing in high school or college, it is just as easy to start living on \$18,000 a year as it is \$20,000. If you do this with your first job, you will never miss it. (It's never too late to get started!)

DIVERSIFY YOUR INVESTMENTS:

There are about 10-12 different asset classes. Do not put all your eggs in one basket. Although diversification cannot guarantee against loss, owning investments that represent a variety of asset classes can help you weather portfolio volatility due to fluctuating market conditions.

Scott L. Webb is the owner of Webb Financial Group LLC and can be reached at scott.webb@lpl.com, (740)454-6113

Scholarships Awarded to Hopewell Members



The Ohio Credit Union League announced its 2011 scholarship winner and Hopewell was proud that this high honor went to one of its members, Justin Fluharty. Justin, a recent graduate from Newark Catholic High School, is planning to attend The Ohio State University in the fall where he will major in Computer Science and Engineering.



In addition, Hopewell Federal Credit Union announced the winner of its \$1000 scholarship. This distinguished honor was awarded to Amy Lasure. Amy who recently graduated from Newark High School, plans to attend Ohio University in the fall where she will study human biology. Looking forward to the future, Amy plans to attend medical school upon completion of her bachelor's degree.

We Offer Great Rates

Vehicle Loans, Home Improvement Loans, Mortgage Loans & More
Visit Our Lending Experts and Apply Today



No Hats, No Hoods, No Sunglasses

Welcome summer and the summer sun. We know sunglasses become a necessity this time of year; however, 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!

Summer Fun: *Discount Tickets*

Heading to Cedar Point, Kings Island or maybe the Zoo this summer?

As a member of Hopewell Federal Credit Union, you can enjoy Discount Tickets. Now until September, tickets can be purchased from our tellers at either branch. We will have Good-Any-Day Cedar Point (adult, junior/senior), Kings Island (adult, junior/senior), Columbus Zoo and Zoombezi Bay tickets available.

Cedar Point:

\$38.00 Adult, \$19.00 Junior/Senior (Under 48" tall or Age 62+)

Kings Island:

\$33.99 Adult, \$28.99 Junior/Senior (Under 48" tall or Age 62+)

Columbus Zoo: \$12.00

Zoombezi Bay: \$26.99

Need A House?

Hopewell has a ranch house for sale just outside Heath. You can live in the country just outside the city. We are asking \$79,900 and we are willing to finance qualified buyers. This is a great investment opportunity as well. This cozy home is located at 4615 Linnville Road in Newark, just 3 miles from Southgate in Heath. The 56 year old home features 2 bedrooms, 1 bath, basement, garage, hardwood floors under carpeting, 936 sq. ft. living area and .38 acre lot. Includes public electric & gas; well water, septic system. New updates within the last 10 years include: roof, floor covering, furnace, central air and windows. Contact us today to learn more.

