

DIRECT MAIL PIECE (front cover):



DIRECT MAIL PIECE (inside top panel):



DIRECT MAIL PIECE (inside bottom panel):

## Finally, rates that don't discriminate.

If you're like most families living in the Deep South, homeownership is a dream that can sometimes feel out of reach. HOPE (Hope Credit Union) understands, and now offers a full range of home loan options to meet the needs of first-time home buyers.

- **Low- to moderate-income families** can access a variety of home loan options and down payment assistance programs.
- **Affordable rates** are available for people with credit scores as low as 580.
- **Knowledgeable lending officers** will help you through each step of the homebuying process.



If you've been dreaming of buying a home in Alabama, Arkansas, Louisiana, Mississippi, or Tennessee, **visit [hopecu.org](https://hopecu.org)**.

DIRECT MAIL PIECE (back mailing panel):



Scan here or visit [www.hopecu.org](http://www.hopecu.org) to find out how HOPE can help you make your dream of homeownership a reality.



POSTAGE

MAIL TO:  
  
NAME  
ADDRESS  
ADDRESS

