



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

Equifax Data Breach

On September 7, 2017, Equifax announced it was the target of a security breach which potentially permitted unauthorized access to the personal information of approximately 143 million U.S. consumers.

Steps you can take to protect yourself now are:

1. Change your passwords
2. Update your security questions
3. Use more than one email address
4. Keep monitoring your accounts
5. Equifax's link to identify your risk – According to a report by ABC News, "The company established a website, equifaxsecurity2017.com, where people can check to see if their personal information may have been stolen. Consumers can also call 866-447-7559 for more information."
6. Credit Monitoring
7. Consider a "freeze" on your personal credit report
8. Report Identity Theft

Holiday Skip-A-Pay!!

Holiday Skip-A-Pay is coming and shopping season is right around the corner!

Once again you may be able to skip your December OR January loan payment if your loan qualifies! As our gift to you, feel free to use the extra money to pay seasonal expenses, visit family, or even host a holiday party. It's up to you! Think of it as an early present from Heritage South!

Be on the lookout for your Loan Skip Coupon and bring it by any branch with your signature. Mortgage Loans do not apply. Loan payments must be up to date. Interest will continue to accrue on your loan and term will be extended by one month.

See credit union for questions or more details.



We're Growing Grow With Us!
Alexander City grand opening
CD special going on now:
15 month CD at
1.25%!

*Limited time offer valid at all branches for new money only.

Upcoming Events!

- Oktoberfest – Moody – October 7
- Oktoberfest – Alex City – October 14
- Oktoberfest – Oak Grove – October 14
- International Credit Union Day – October 19
- Blue Bell Community Trunk-or-Treat – Sylacauga – October 26
- Kids Club Christmas Event – December – date TBD
- Annual Meeting – Sylacauga – January 23



Thanks for helping us
celebrate over 80 years!!

ALERTS

SMS Gaurdian

At Heritage South Credit Union, we are always looking for the best possible ways to protect our customers and their money. Consider this fraud prevention made easy! Simply enroll your HSCU Visa debit, credit, and/or business card in the new SMS Guardian anti-fraud text alert notification service, which sends transaction alerts directly to your mobile phone or other SMS-enabled device.

What is SMS?

(SMS) Short Message Service is a text messaging service component of phone, web, or mobile communication systems, using standardized communication protocol that allows the exchange of short text messages between fixed line or mobile phone devices.

Here's how it works:

When a purchase that meets the monitoring criteria defined by HSCU is made with your card, a text will be sent to you for review. If you think a particular transaction is fraudulent, reply immediately. A SMS Guardian fraud analyst will block the card and follow up with you by phone. This added layer of security enables fraudulent activity to be identified and stopped immediately, which significantly reduces the likelihood that subsequent unauthorized transactions will occur. If you receive this message and the purchase is legitimate, do nothing. If the purchase is fraud, reply with the code provided within the text message and your card will be blocked. If you do not reply to the text message within 12 hours, the transaction is considered legitimate and no further action will occur.

How to sign up:

Visit www.MyHSCU.com, under the "loans" tab click "Visa credit cards" then click on SMS Guardian.

Same Day Notifications

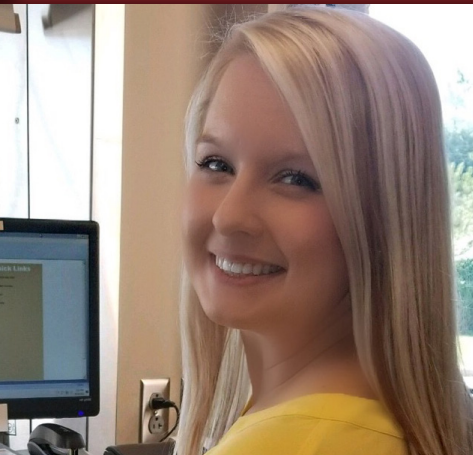
Effective September 15th, all financial institutions, including HSCU, will be required by Federal regulations to post electronic charges and deposits several times throughout the business day. In practice, this change means that charges which have previously taken 2-3 business days to withdraw from an account may now withdraw within minutes or on the same day as the transaction occurred. For example, an on-line payment, telephone payment, or electronic check may post on the same day that the transaction occurred.

HSCU also offers a variety of services that will make managing your account simple and convenient. Our mobile app, available for free on Apple and Android devices, is a great way to check your account throughout the day, and you can even deposit a check remotely through the app! We also offer text banking that alerts you when your account balance drops below a set threshold, which allows you time to call or log in to home banking, and check on your account activity.

Give us a call or stop in if you have questions about the upcoming changes or to talk about setting up text banking, home banking or the mobile app.

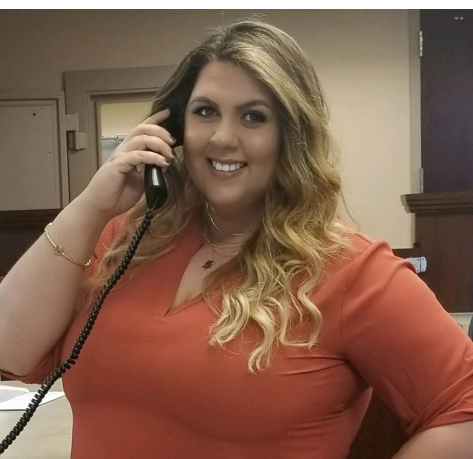
Welcome

New Alexander City Staff



My name is Bethany McVey and I will be a teller at the Heritage South Credit Union in Alexander City. I come from the probate office, where I enjoyed working with the public daily. I am a Clay County native and have been married to my best friend, Jonathon, for two years. We spend most of our weekends outdoors kayaking, hunting and training our two labs, Coal and Maggie. I am so excited to be a part of the Heritage South Credit Union family and look forward to working with the people of Tallapoosa County.

Bethany McVey



Hello, My name is Ashley Patterson. I am excited to serve as the Member Service Representative at the Alexander City Branch of Heritage South Credit Union. Born in Liverpool, England and raised in Malta, I moved to the United States in 2001. I enjoy all things girly, going to concerts, and spending time on Lake Martin with my husband, Daniel. I come to the credit union with recent banking and customer service experience. I am thrilled to build relationships with the people of the community, that I now get to call home.

Ashley Patterson



Hi, I'm Megan Fuller and I will be assisting the community as a teller at the Alexander City Branch. I come to Heritage South from a local physician's office. As an Alexander City native, community and family have always been most important to me. When I am not working, I enjoy spending time with my one year old, Claire, and fiance Brandon. As well as shopping, hunting, and watching Alabama football. I am excited to take on this role and I can't wait to be in Alexander City helping the community with all of their banking needs!

Megan Fuller

Board Member Elections

The following Board of Directors members have been submitted from the nominating committee to serve another three year term and be voted on at the Annual Meeting on January 23rd, 2018 6:00 p.m. at the J. Craig Smith Community Center. In accordance with credit union election by-laws, there will be no nominations from the floor. Individuals may submit a petition for nomination signed by 1% of the membership with a minimum of 20 members and a maximum of 100 to the credit union's secretary at the address listed on or before November 1st, 2017.

Heritage South Credit Union
P.O. Box 811
Sylacauga, AL 35150

Mindy Grier



I have been a member of the HSCU Board of Directors since 2007. My parents instilled in me the importance of credit union values from a very young age. I grew up in Winterboro and after graduating Auburn University my husband and I made Sylacauga our home. We have been married for almost 23 years and have two daughters. I have been Administrative Manager for Blue Bell Creameries for over 20 years and volunteer for various organizations in the area such as Ribbons of Hope and the South Talladega County Personnel Association. It has been an honor to work with Heritage South Credit Union for the past 10 years and truly hope that I may continue to do so.

Angie Hughes



I am Angie Hughes and I have enjoyed serving as a board member over the past years helping to overlook the activities of Heritage South Credit Union. I have been a member of the credit union since July 1999. I was born and raised in the Sylacauga and Childersburg area. My husband of over 20 years is Byron Hughes and we are co-owners of Safeguard Fire & Alarm, Inc. I have been employed with my family's business for the last thirty years overlooking the daily operations as the office manager and as VP for the past eight years. I look forward and hope to continue to serve as a board member for HSCU.

Ondie Turner - Supervisory Committee



I am Ondie Turner and I became a member of Heritage South Credit Union in 2012. I was born and raised in the Smiths Station, Alabama and I graduated from Auburn University with a degree in art. My husband's grandfather, W.A. Turner, was the Vice President of Manufacturing at Avondale in the 50's and 60's. I am the co-owner of Turner Auto & Body. Turner Auto & Body became a member of the credit union in 2016. I currently reside in Tallapoosa County, where our newest branch has been built. I hope to serve on the advisory board!