



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

www.myhscu.com | 256-245-4776
PO Box 128 | Sylacauga AL 35150

Member Account		Check Box to indicate name/address change on back of this coupon	
0000099999		<input type="checkbox"/>	
Closing Date	New Balance	Minimum Payment Due	Payment Due Date
08/02/16	\$1,538.69	\$46.00	08/27/16

Amount Enclosed

\$

MAKE CHECK PAYABLE TO:
HERITAGE SOUTH CU
PO BOX 128
SYLACAUGA AL 35150-0128



*****AUTO**MIXED AADC 123
000000002 01 MB 0.416
JOHN D SAMPLE
123 ANY STREET
ANYTOWN USA 12345-6789



0001 01
0000006

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE. ALLOW UP TO 7 DAYS FOR RECEIPT.

JOHN D SAMPLE
Account Number: 0000099999

Statement Closing Date:
08/02/16

Important News

Back to School shopping?? Use your HSCU Platinum Rewards VISA Credit Card!
1.99% introductory APR until December 2016 with a Heritage South Credit Union
Platinum Rewards VISA Credit Card! See if you qualify to upgrade TODAY!
1.99% APR is valid on all purchases, cash advances, and balance transfers.
Call us today and upgrade to a Platinum Rewards VISA to take advantage of offer!
*current Platinum cardholders receive promo rate automatically from 5/1 - 12/31

Summary of Account

Previous Balance	\$1,006.13
Payments	\$50.00
Other Credits	\$0.00
Purchase	\$560.15
Cash Advance	\$0.00
Balance Transfer	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$22.41

New Balance	\$1,538.69
Credit Limit	\$2,000.00
Available Credit	\$461.31
Statement closing date	08/02/16
Days in billing	31

Payment Information

New Balance	\$1,538.69
Minimum Payment Due	\$46.00
Payment Due Date	08/27/16

LATE PAYMENT WARNING: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00.

MINIMUM PAYMENT WARNING: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no add'l charges using this card and each month you pay...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
only the minimum payment	9 years	\$2,917.00
\$57.00	3 years	\$2,052.00 (Savings=\$865.00)

If you would like information about credit counseling services, call 256-245-4776.

Contact Information

Customer Service: 888-245-4776
Report Lost or Stolen Card: 800-682-6075

Please send Billing Inquires and Correspondence to:
HERITAGE SOUTH CU
PO BOX 128
SYLACAUGA AL 35150-0128

Visit us on the web at:
WWW.MYHSCU.COM

Please Mail Your Payments to:
HERITAGE SOUTH CU
PO BOX 128
SYLACAUGA AL 35150-0128

NAME CHANGE

Last

First

Middle

ADDRESS CHANGE

Street

City

State

ZIP Code

Home Phone (

)

-

Business Phone (

)

-

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

IMPORTANT INFORMATION

Interest Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The **Interest Charge** Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including new transactions). The **Interest Charge** on purchases begins from the date the transaction is posted to your account and the **Interest Charge** on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period.

The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding new transactions). To avoid incurring an additional **Interest Charge** on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the entire "New Balance" in full, shown on your monthly statement, on or before the Payment Due Date.

The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day (excluding new transactions) and subtract payments, credits, non-accruing fees and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method F - Average Daily Balance (including new transactions). To avoid incurring additional **Interest Charges** on the beginning balance of cash advances (and purchases if Method F is specified as applicable to purchases) reflected on your monthly statement you must pay the Beginning Balance shown on your monthly statement on or before the Payment Due Date. No grace period is provided for current cycle transactions.

The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of cash advances (and if applicable, purchases). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including new transactions). To avoid incurring additional **Interest Charges** on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the entire "New Balance" in full, shown on your monthly statement, on or before the Payment Due Date.

The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

Payment Crediting and Credit Balance. Payments received by SPM at the location specified on the front of the statement after the phrase "Please Mail Your Payment To:" will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments must be made in U.S. dollars. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "**Please send Billing Inquiries and Correspondence to:**".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date. The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee. If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "**Please send Billing Inquiries and Correspondence to:**". You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

What To Do if You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "**Please send Billing Inquiries...to:**". In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Purchase

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50.
(Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address shown on the front of this billing statement following the phrase "**Please send Billing Inquiries...to:**".

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



ID 0031 CLASSIC CREDIT BUILDER

Post Tran Reference	Description	Amount
07/05 0701618429400146 5411	WM SUPERCENTER #668 MCMINNVILLE TN	108.65
07/07 0706618926400119 5411	WM SUPERCENTER #668 MCMINNVILLE TN	99.04
07/11 0708619024300315 5542	KROGER FUEL #9892 MCMINNVILLE TN	27.96
07/12 0711619326207087 5661	CLAYTON'S SHOES TULLAHOMA TN	76.83
07/15	Payment by Check Mail	-50.00
07/19 0717620021701604 3562	COMFORT INN & SUITES CLEVELAND TN	227.67
07/20 0718620228006000 7011	LIFEWAY RIDGECREST RIDGECREST NC	20.00

FEES

TOTAL FEES FOR THIS PERIOD 0.00

INTEREST CHARGED

Interest Charge on Purchases	20.19
Interest Charge on Cash Advances	2.22
Interest Charge on Balance Transfers	0.00
TOTAL INTEREST FOR THIS PERIOD	22.41

2016 Totals Year-to-Date

Fees Charged YTD	\$0.00
Interest Charged YTD	\$123.28

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Bal Subject to Interest Rate	Interest Charge
Purchases	19.900%	1217.71	20.19
Cash Advances	19.900%	134.07	2.22
Balance Transfers	19.900%	0.00	0.00

Interest Paid Year to Date	100.87
Interest Paid In 2015	48.26
Interest Due through 08/02/16	22.41

----- ATM Advances and Other Charges -----

Date	Amount	Description	Date	Amount	Description
07/05	108.65	Purchase Credit Card	07/11	27.96	Purchase Credit Card
07/07	99.04	Purchase Credit Card	07/12	76.83	Purchase Credit Card
07/19	227.67	Purchase Credit Card	07/20	20.00	Purchase Credit Card
6 ATM Advances or Other Charges for 560.15					

----- Account Balance Summary -----			
Total Shares	Balance	Total Loans	Balance
		CLASSIC CREDIT BUILDER	1516.28
			1516.28