



Send inquiries to:

**HERITAGE SOUTH**

YOUR COMMUNITY CREDIT UNION

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

Statement of Account

The balance used to compute the Finance Charge is the actual outstanding balance each day after credits are subtracted and new advances or other charges are added. The FINANCE CHARGE is computed on the daily outstanding balance by applying the daily periodic rate to that balance for the exact number of days such balance remains outstanding. The ANNUAL PERCENTAGE RATE is determined by multiplying the Daily Periodic Rate by the number of periods in a year (365).

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



*****AUTO**5-DIGIT 12345

000000786 01 AV 0.373

JOHN D SAMPLE

123 ANY STREET

ANYTOWN USA 12345-6789



0005 02

0000789

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From:	To:	Account #:
02/01/16	02/29/16	999999
Life can be rewarding with a Heritage South Platinum Rewards VISA Credit Card! 1.99% introductory APR until December 2016 1.99% APR is valid on all purchases, cash advances, and balance transfers. Apply today! *see credit union for details		

02/01	ID 0000 PRIME SHARE Balance Forward		25.00
02/29	Ending Balance		25.00
	Dividends Paid Year to Date	0.00	
	Dividends Paid In 2015	0.06	

02/01	ID 0078 REGULAR CHECKING Balance Forward		682.44
02/01	Withdrawal ACH STATE FARM RO 27	-202.35	480.09
	TYPE: SFPP ID: 9000307001		
	CO: STATE FARM RO 27		
	Entry Class Code: PPD		
	ACH Trace Number: 021000023766054		
02/01	Withdrawal Debit Card DEBIT CARD	-14.52	465.57
	01/28 602922837001 5541 EXXONMOBIL 42322115 CHILDERSBURG AL		
02/01	Withdrawal Debit Card DEBIT CARD	-30.00	435.57
	01/31 603121715847 4900 COOSA VALLEY ELECTRIC COO 256-362-4180 AL		
02/01	Withdrawal at ATM #361129	-23.00	412.57
	32751 US HWY 280 CHILDERSBURG AL LK537224		
02/01	Withdrawal POS #361415	-11.98	400.59
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/01	Withdrawal POS #377435	-4.13	396.46
	QUALITY FOODMART 34106 US HIGHWAY 2 US CHILDERSBURG AL		
02/01	Withdrawal POS #503106	-4.73	391.73
	EZ EXPRESS SYLACAUGA AL		
02/02 02/01	Withdrawal POS #848582	-29.10	362.63
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/02	Withdrawal Debit Card DEBIT CARD	-113.15	249.48
	01/31 603225004084 4899 DISH NETWORK-ONE TIME 800-894-9131 CO		
02/02	Deposit	34.18	283.66
02/02	Withdrawal POS #196757	-27.77	255.89
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/02	Withdrawal Transfer To Loan 0001	-65.00	190.89
02/03	Withdrawal POS #445732	-14.91	175.98
	QUALITY FOODMART 34106 US HIGHWAY 2 US CHILDERSBURG AL		
02/03	Withdrawal POS #580545	-55.54	120.44
	DOLLAR-GENERAL # 1058 1 CHILDERSBURG AL		
02/03	Withdrawal POS #809868	-8.76	111.68
	CHEVRON/CENTER HILL CHE SYLACAUGA AL		
02/04	Deposit ACH NEMAK USA INC	824.32	936.00
	ID: 9111111103 CO: NEMAK USA INC		
	Entry Class Code: PPD		
	ACH Trace Number: 051000019551298		
02/04	Withdrawal at ATM #973331	-43.00	893.00
	32751 US HWY 280 CHILDERSBURG AL LK537224		
02/04	Draft 001027 Tracer	-97.75	795.25
02/04	Withdrawal POS #361051	-8.91	786.34
	QUALITY FOODMART 34106 US HIGHWAY 2 US CHILDERSBURG AL		
02/05	Withdrawal Debit Card DEBIT CARD	-6.00	780.34
	02/04 603625000759 5814 SQ *SYLACAUGAFOODTRUCK Sylacauga AL		
02/05	Withdrawal POS #569200	-8.79	771.55
	QUALITY FOODMART 34106 US HIGHWAY 2 US CHILDERSBURG AL		

Ownership of share, deposit and certificate accounts shown on this statement is not transferable except on the books of the credit union.

Notice: See last page for important information regarding your rights to dispute billing errors.

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02/05	Deposit by Check	300.00	1071.55
02/05	Withdrawal	-212.09	859.46
02/05	Withdrawal	-60.00	799.46
02/05	Withdrawal POS #845747	-36.88	762.58
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/06	Withdrawal POS #390119	-18.30	744.28
	Ricks General Store 210 Talladega Springs		
	R Sylacauga AL		
02/06	Withdrawal POS #435461	-49.27	695.01
	DOLLAR-GENERAL # 1058 1 CHILDERSBURG AL		
02/06	Withdrawal POS #646483	-40.09	654.92
	ALLEN'S FOOD MART #9 42020 US HWY 280		
	SYLACAUGA AL		
02/07	Withdrawal POS #365707	-12.59	642.33
	CHEVRON/CENTER HILL CHE SYLACAUGA AL		
02/08	Withdrawal Debit Card DEBIT CARD	-30.01	612.32
	02/06 603726000817 5542 MARATHON PETRO111112 SYLACAUGA AL		
02/08	Withdrawal Debit Card DEBIT CARD	-40.00	572.32
	02/05 603620715936 4900 COOSA VALLEY ELECTRIC COO 256-362-4180 AL		
02/08	Withdrawal Debit Card DEBIT CARD	-125.15	447.17
	02/06 603826004052 4899 DISH NETWORK-ONE TIME 800-894-9131 CO		
02/08	Withdrawal Debit Card DEBIT CARD	-32.58	414.59
	02/05 603728000620 5814 ZAXBY'S #27301 SYLACAUGA AL		
02/08	Withdrawal POS #456019	-6.95	407.64
	QUALITY FOODMART 34106 US HIGHWAY 2 US		
	CHILDERSBURG AL		
02/09	Withdrawal POS #042710	-7.46	400.18
	ALLEN'S FOOD MART #27 33867 U S HWY 280		
	CHILDERSBURG AL		
02/09	Withdrawal POS #238776	-33.15	367.03
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/10	Withdrawal Debit Card DEBIT CARD	-5.98	361.05
	02/08 604029207699 5814 BURGER KING #12124 CHILDERSBURG AL		
02/10	Withdrawal Debit Card DEBIT CARD	-40.00	321.05
	02/10 604123715024 4900 COOSA VALLEY ELECTRIC COO 256-362-4180 AL		
02/10	Withdrawal POS #463827	-4.77	316.28
	QUALITY FOODMART 34106 US HIGHWAY 2 US		
	CHILDERSBURG AL		
02/10	Draft 001031 Tracer	-29.27	287.01
02/10	Deposit by Check	639.05	926.06
02/10	Withdrawal POS #777495	-15.00	911.06
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/10	Withdrawal POS #778766	-27.77	883.29
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/10	Withdrawal POS #887156	-17.44	865.85
	DOLLAR GENERAL # 50 CENTER POINT RD		
	SYLACAUGA AL		
02/11	Deposit ACH NEMAK USA INC	599.39	1465.24
	ID: 9111111103 CO: NEMAK USA INC		
	Entry Class Code: PPD		
	ACH Trace Number: 051000016755601		
02/11	Withdrawal Debit Card DEBIT CARD	-4.87	1460.37
	02/09 604120207699 5814 BURGER KING #12124 CHILDERSBURG AL		
02/11	Withdrawal POS #040118	-9.83	1450.54
	QUALITY FOODMART 34106 US HIGHWAY 2 US		
	CHILDERSBURG AL		
02/11	Withdrawal POS #323548	-21.79	1428.75
	ALLEN'S FOOD MART #27 33867 U S HWY 280		
	CHILDERSBURG AL		
02/12	Withdrawal Debit Card DEBIT CARD	-74.95	1353.80
	02/11 604329130439 5812 TIERRA CALLIENTE MEXICAN CHILDERSBURG AL		
02/12	Withdrawal POS #673975	-5.96	1347.84
	QUALITY FOODMART 34106 US HIGHWAY 2 US		
	CHILDERSBURG AL		
02/12	Draft 001028 Tracer	-46.99	1300.85
02/12	Withdrawal	-724.10	576.75
02/16	Withdrawal Debit Card DEBIT CARD	-5.98	570.77
	02/11 604327207699 5814 BURGER KING #12124 CHILDERSBURG AL		
02/16	Withdrawal Debit Card DEBIT CARD	-400.00	170.77
	02/12 604529900012 5944 STACEY'S JEWELRY SYLACAUGA AL		
02/16	Withdrawal Debit Card DEBIT CARD	-30.00	140.77
	02/14 604528715126 4900 COOSA VALLEY ELECTRIC COO 256-362-4180 AL		
02/16	Draft 001030 Tracer	-43.95	96.82
02/16	Withdrawal POS #529190	-29.73	67.09
	AutoZone 3952 32471 US CHILDERSBURG AL		
02/17	Withdrawal POS #762550	-11.11	55.98
	QUALITY FOODMART 34106 US HIGHWAY 2 US		



02/17	CHILDERSBURG AL		
	Withdrawal POS #872260	-25.00	30.98
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/19	Deposit	400.00	430.98
02/19	Withdrawal Transfer To Loan 0003	-60.84	370.14
02/22	Withdrawal Debit Card DEBIT CARD	-30.00	340.14
	02/19 605029715220 4900 COOSA VALLEY ELECTRIC COO 256-362-4180 AL		
02/22	Withdrawal Debit Card DEBIT CARD	-205.92	134.22
	02/20 605129000807 4814 VZWRLSS*IVR VE 800-922-0204 NJ		
02/22	Withdrawal	-10.00	124.22
02/23	Withdrawal Transfer To Loan 0001	-64.99	59.23
02/24	Deposit ACH DEPT OF LABOR	265.00	324.23
	ID: 1630674968 CO: DEPT OF LABOR		
	Entry Class Code: PPD		
	ACH Trace Number: 062000010844253		
02/24	Withdrawal Debit Card DEBIT CARD	-3.25	320.98
	02/22 605428207699 5814 BURGER KING #12124 CHILDERSBURG AL		
02/26	Withdrawal Debit Card DEBIT CARD	-30.00	290.98
	02/26 605722715341 4900 COOSA VALLEY ELECTRIC COO 256-362-4180 AL		
02/26	Deposit	500.00	790.98
02/26	Withdrawal Transfer To Loan 0001	-64.99	725.99
02/26	Withdrawal Transfer To Loan 0003	-60.84	665.15
02/26	Withdrawal	-175.00	490.15
02/26	Withdrawal POS #183568	-30.00	460.15
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/27	Withdrawal POS #018636	-16.29	443.86
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/28	Withdrawal POS #254415	-5.94	437.92
	EZ EXPRESS SYLACAUGA AL		
02/28	Withdrawal POS #383033	-11.41	426.51
	PHILLIPS 66 600 1ST STREET SW CHILDERSBURG AL		
02/29	Withdrawal POS #157611	-6.85	419.66
	QUALITY FOODMART 34106 US HIGHWAY 2 US CHILDERSBURG AL		
02/29	Deposit by Check	543.00	962.66
02/29	Withdrawal POS #318000	-38.51	924.15
	MAPCO EXP#5193 32751 US CHILDERSBURG AL		
02/29	Ending Balance		924.15
	Dividends Paid Year to Date	0.00	
	Dividends Paid In 2015	0.00	

	Total For This Period	Total Year- to-Date
Total Returned Item Fees	0.00	0.00
Total Overdraft Fees	0.00	0.00

----- Drafts Cleared -----							
Number	Amount	Number	Amount	Number	Amount	Number	Amount
001027	97.75	001028	46.99	001030*	43.95	001031	29.27

* Asterisk next to number indicates skip in number sequence

4 Drafts Cleared for 217.96

----- ATM Withdrawals and Other Charges -----					
Date	Amount	Description	Date	Amount	Description
02/01	14.52	Withdrawal Debit Card	02/04	43.00	Withdrawal at ATM
02/01	30.00	Withdrawal Debit Card	02/04	8.91	Withdrawal POS
02/01	23.00	Withdrawal at ATM	02/05	6.00	Withdrawal Debit Card
02/01	11.98	Withdrawal POS	02/05	8.79	Withdrawal POS
02/01	4.13	Withdrawal POS	02/05	36.88	Withdrawal POS
02/01	4.73	Withdrawal POS	02/06	18.30	Withdrawal POS
02/02	29.10	Withdrawal POS	02/06	49.27	Withdrawal POS
02/02	113.15	Withdrawal Debit Card	02/06	40.09	Withdrawal POS
02/02	27.77	Withdrawal POS	02/07	12.59	Withdrawal POS
02/03	14.91	Withdrawal POS	02/08	30.01	Withdrawal Debit Card
02/03	55.54	Withdrawal POS	02/08	40.00	Withdrawal Debit Card
02/03	8.76	Withdrawal POS	02/08	125.15	Withdrawal Debit Card
02/08	32.58	Withdrawal Debit Card	02/16	400.00	Withdrawal Debit Card
02/08	6.95	Withdrawal POS	02/16	30.00	Withdrawal Debit Card
02/09	7.46	Withdrawal POS	02/16	29.73	Withdrawal POS
02/09	33.15	Withdrawal POS	02/17	11.11	Withdrawal POS
02/10	5.98	Withdrawal Debit Card	02/17	25.00	Withdrawal POS
02/10	40.00	Withdrawal Debit Card	02/22	30.00	Withdrawal Debit Card
02/10	4.77	Withdrawal POS	02/22	205.92	Withdrawal Debit Card
02/10	15.00	Withdrawal POS	02/24	3.25	Withdrawal Debit Card

02/10	27.77	Withdrawal POS	02/26	30.00	Withdrawal Debit Card
02/10	17.44	Withdrawal POS	02/26	30.00	Withdrawal POS
02/11	4.87	Withdrawal Debit Card	02/27	16.29	Withdrawal POS
02/11	9.83	Withdrawal POS	02/28	5.94	Withdrawal POS
02/11	21.79	Withdrawal POS	02/28	11.41	Withdrawal POS
02/12	74.95	Withdrawal Debit Card	02/29	6.85	Withdrawal POS
02/12	5.96	Withdrawal POS	02/29	38.51	Withdrawal POS
02/16	5.98	Withdrawal Debit Card			
55 ATM Withdrawals or Other Charges for 1,945.07					

*** ANNUAL PERCENTAGE RATE 14.900% ***

02/01 ID 0001 LOC/OVERDRAFT PROTECTION (Open End) Balance Forward			6465.82
02/02 Loan Advance	34.18	34.18	6500.00
02/02 Payments Transfer From Share 0078			
	-46.52	65.00	6453.48
02/05 Payments	-57.10	65.00	6396.38
02/12 Payments	-46.72	65.00	6349.66
02/22 Loan Advance	150.00	150.00	6499.66
02/23 Payments Transfer From Share 0078			
	-36.42	64.99	6463.24
02/26 Payments Transfer From Share 0078			
	-57.07	64.99	6406.17
02/29 Ending Balance			6406.17
Credit Limit 6,500.00 Credit Available 93.83			
A Payment of 64.99 is due on 03/08/16			

*Balance Subject to Interest Rate:

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees, and subtract any payments or credits. This gives us the daily balance.

Post	FEES Description	Amount
	TOTAL FEES FOR THIS PERIOD	0.00
	INTEREST CHARGED	
	Interest Charge on Loan 0001 - LOC/OVERDRAFT PROTECTION	81.15
	TOTAL INTEREST FOR THIS PERIOD	81.15
	Interest Paid Year to Date	166.43
	Interest Paid In 2015	912.44
	Interest Due through 02/29/16	10.46

*** ANNUAL PERCENTAGE RATE 7.500% ***

Periodic Rate (Daily) .020547%

02/01 ID 0002 REAL ESTATE FIXED Balance Forward			63058.68
02/12 Payments	-326.16	272.10	598.26
02/29 Ending Balance			62732.52
A Payment of 598.26 is due on 03/12/16			
		739.53	
		2727.10	
		232.02	

*** ANNUAL PERCENTAGE RATE 5.950% ***

Periodic Rate (Daily) .016301%

02/01 ID 0003 2007 GMC SIERRA 1500 Balance Forward			10871.85
02/05 Payments	-46.66	14.18	60.84
02/12 Payments	-48.49	12.35	60.84
02/19 Payments Transfer From Share 0078			
	-48.54	12.30	60.84
02/26 Payments Transfer From Share 0078			
	-48.60	12.24	60.84
02/29 Ending Balance			10679.56
A Payment of 60.84 is due on 03/04/16			
		101.26	
		41.88	
		6.96	

*** ANNUAL PERCENTAGE RATE 7.000% ***

Periodic Rate (Daily) .019178%

02/01 ID 0006 2009 TOYOTA CAMRY Balance Forward			86.12
02/05 Payments	-86.12	0.13	86.25
02/05 ID 0006 2009 TOYOTA CAMRY Closed			0.00
*** This is the final statement you will receive for this account ***			
*** Please retain this final statement for tax reporting purposes ***			
		1.68	
		180.45	



2016 Totals Year-to-Date

Fees Charged YTD	\$0.00
Interest Charged YTD	\$166.43

Total Dividends Paid Year to Date	0.00
Total Dividends Paid in 2015	0.06
Total Interest Paid Year to Date	1008.90
Total Interest Paid in 2015	3861.87

----- Account Balance Summary -----			
Total Shares	Balance	Total Loans	Balance
PRIME SHARE	25.00	LOC/OVERDRAFT PROTECTION	6406.17
REGULAR CHECKING	924.15	REAL ESTATE FIXED	62732.52
	-----	2007 GMC SIERRA 1500	10679.56
	949.15	2009 TOYOTA CAMRY	0.00

			79818.25

PERIOD ENDING

[illegible]

1. ENTER YOUR NEW BALANCE SHOWN ON THIS STATEMENT.
2. MATCH DEPOSITS MADE WITH DEPOSITS SHOWN ON THIS STATEMENT. FIND THE TOTAL OF ANY DEPOSITS MADE AND NOT SHOWN ON THIS STATEMENT.

\$_____

ADD

\$ _____

\$_____

SUBTRACT

\$_____

\$ _____

\$ _____

ADD

\$ _____

\$_____

SUBTRACT

\$_____

\$ _____

1. Verify additions and subtractions both here and in your check register or on your check copies.
2. Compare the check dollar amount shown on your statement with the amounts shown on your check copies or in your check register.
3. Compare deposits shown on the statement with deposits recorded on your check copies or in your register.

In Case of Errors or Questions About Your Statement

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or service, all purchases are covered regardless of amount or location of purchase.)

In case of Errors or Questions About Your Electronic Transfers.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days** to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days* for the amount you think is in error, so that you have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within the (10) business days, we may not credit your account.

* If you give notice of an error within 30 days after you make your first deposit to your account, we will have 20 business days instead of 10 business days to credit your account.

* If you give notice of an error within 30 days after you make the first deposit to your account involving a point of sale transaction, or notice of error involving a transaction initiated outside the United States, its possessions and territories, we will have 90 days instead of 45 days to perform our investigation.