



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SUMMER 2021 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY CLOSINGS:

Independence Day

Monday, 7/5/21

Labor Day

Monday, 9/6/21

HSCU IS HERE to Protect You!

Secured loans with Heritage South Credit Union require insurance coverage to adequately cover the collateral and loan balance showing the Credit Union as Lienholder. If insurance is not taken out by Borrower, Collateral Protection Insurance (CPI) can be added to the loan to insure property held as collateral for loans made by the Credit Union.

For instance, a policy may provide if collateral is damaged, it can be repaired and retained by the borrower. If the collateral is damaged beyond repair, CPI insurance can pay off the loan. This policy only covers the collateral/loan balance and does not provide liability coverage. Before insurance is added, you will receive a letter from a third-party CPI company, and you can provide existing insurance to avoid additional premiums. If you ever have questions concerning insurance requirements, please call our Lending Department.

SUMMER Adventure IS CALLING

Get approved today for a summer loan at myhscu.com/summerfun

TELL US YOUR TRAVEL DATES!

Summer is upon us and so is vacation time. While making your vacation plans, don't forget to contact Heritage South with your travel dates. This will help ensure your debit card will work while you are out enjoying a nice, relaxing vacation.

Have you heard about our NEW REPAY SYSTEM?

Heritage South now has an online system that allows our members to pay their loans using a debit card from another financial institution. With everything that is going on in the world right now, the convenience of this system couldn't have come at a better time! Members can go to our main website, under the loans section, and will have access to sign up and pay their loan online. The RePay system also allows members to set up their payment and have it automatically post to their loan on the same day every month if they choose. There's also the option to set up payment schedules weekly and bi-weekly. Using this new system, members can avoid late fees and unnecessary interest charges. If there are any questions regarding the new RePay system, please reach out to the Collection Department and any of the staff will be happy to assist.



2021 SCHOLARSHIP WINNERS



James H. Morgan Memorial Scholarship

Our Heritage South Family, community, and Board of Directors suffered the great loss of one of our own last year. We are now honored to award a newly established scholarship in the memory of James H. Morgan. Our first recipient of the James H. Morgan Memorial Scholarship is Mr. Camden Keeton from Fayetteville High School. He is the youngest son of David and Amanda Keeton. His hobbies include hunting, fishing, golfing, hiking, and playing pool. He has been involved in many sports including, baseball, basketball, fishing, archery, cross country, and football, where he also served as captain. Camden has been a part of many school clubs such as Key Club, FBLA, FCA, and he is the current 2021 Key Club Vice President. Not only did Camden serve as a student ambassador at Fayetteville, but he also has been a part of many community activities as a diplomat for the Sylacauga Chamber of Commerce. Camden has received many honorable awards such as the Darthea Lindley English Award, President's Education Award, Highest PreAP Pre-Cal Average, consecutive A Honor Roll, football team highest GPA, Spiritual Leader Award, football All County defensive back, and 2nd, 3rd, and 5th place finishes on the school's bass fishing team. He is also a member of the National Honors Society. Camden attends Valley View Church and is greatly involved in youth leadership, demolition and repair projects, the church media team, and community clothing and food drives. After graduation, Camden plans to attend CACC to acquire both basic and business classes before transferring to Auburn University to earn a major in Environmental or Wildlife Science along with acquiring a minor in Business. After graduating college, Camden plans to pursue a career involving timber harvest management and animal conservation. Another goal of his is to create his own business that will help protect our ecosystems along with aiding the wildlife populations within them.



Claude Sawyer Memorial Scholarship

Heritage South is honored to continue to award the Claude Sawyer Memorial Scholarship as well. This year's winner is Bexley Knight from Benjamin Russell High School. The daughter of Mark and Tanya Knight. Bexley is currently a dual enrollment student at Central Alabama Community College. After graduation, she plans to attend Auburn University to major in Industrial and Systems Engineering. She has danced for fifteen years and was on the varsity dance team for four of those years. She is also active in her church youth group and volunteers in her community.

HSCU IN THE COMMUNITY

BOOK DRIVE

We collected over 470 books for the book drive. We can not say thank you enough to everyone who donated!!! These books will find a happy new home somewhere soon.



ROCKIN P COLLECTION

Below a picture of the items that Rockin P Rescue requested. We are so glad we were able to help them out, in some small way. Rockin P is a nonprofit organization based out of Jacksonville, Alabama whose mission is to rescue unwanted, neglected, and abandoned dogs.



MENTAL HEALTH DAY

We enjoyed visiting with our community members at Sylacauga's Mental Health Day in Central Park on May 15.



KIDS' CORNER

KIDS' BLAST CARNIVAL

Kids' Blast Carnival was a real Blast!!!! Thanks to everyone that came out!



How Many?
Count the similar animals and write the number



A grid of small animal icons for counting, with a magnifying glass icon on the right.

Shadow Matching Game Farm Animals

- Color the pictures
- Draw the lines matching each picture to its shadow

CONNECT THE DOTS!

EMPLOYEES OF THE QUARTER



APRIL



**KELLY
WHITAKER**

Thank you, Kelly, for all your hard work while the Broadway branch was struggling with COVID exposure. We appreciate you stepping up and doing what needed to be done to take care of our members.

MAY



**DARTIA
COOK**

Dartia, your hard work and dedication does not go unnoticed. Thank you for always stepping up and being there wherever it may be to help out. You are definitely an asset to the credit union, and we appreciate your commitment to our members.

JUNE



**SHEILA
CLARY**

Thank you, Sheila, for all of your hard work and dedication! Shelia processed and closed 16 mortgage loans the month of May. Her extensive knowledge makes the mortgage process at HSCU flow smoothly.



Credit Card EXTRA AWARDS

Earn points just by using your Heritage South Credit Union Visa credit card.

Choose from many redemption options such as Cash Back, Gift Cards and Travel.

Redeeming is easy!!

- ✓ Log in to NetTeller
- ✓ Click on the Awards tab
- ✓ Select your card

Your available points will display, and you can start redeeming your points right away!

**Based on eligibility. Credit Union membership is required by opening a Share Savings account with a minimum deposit of \$25.00.*



**One for
the
Books!**



New Board & Committee APPOINTMENTS

Heritage South is happy to announce the appointment of Ondi Turner to our Board of Directors and Rodney Frost to our Supervisory Committee.



Ondi Turner joined our team of volunteers on the Supervisory Committee in 2017. Ondi has been a member of the Credit Union for nearly 10 years and has a family heritage with Avondale as her grandfather-in-law was the VP of Manufacturing at Avondale in the 50's and 60's. She and her husband, Bryan have owned Turner Auto & Body in Sylacauga for over 20 years. Ondi has been a great asset to Heritage South on the Supervisory Committee and we expect none the less as a director.



Rodney Frost is a long-time member of the Credit Union and was an employee of Avondale Mills for 17 years. He is married to Libby Sawyer and they have two sons, Tyler and Bailey, and a daughter, Natalie. Tyler and wife Nicole are expecting in June and Bailey and fiancé' Holly have a wedding planned for October. Rodney is the Pastor at Center Hill and Oldfield UM Churches and is a Systems Programmer at Ebsco Industries.

We feel these two will be a great fit for our Volunteer Board and Supervisory Committees.



Heritage South Credit Union offers the following loan programs to help small businesses:

Purchase Commercial Property | Refinance Commercial Property | Purchase Automobiles
Commercial Construction or Renovation | Refinance Automobiles | Land
Line of Credits | Business Credit Cards | Unsecured loans

Please reach out to any of our Loan Officers at any of our five branches for more information.

BEWARE
OF
SCAMS

10 QUICK TIPS TO AVOID SCAMS

1. Never send money via gift card or wire transfer to someone you have never met face-to-face.
2. Avoid clicking on links or opening attachments in unsolicited emails.
3. Don't believe everything you see.
4. Double check your online purchase is secure before checking out.
5. Use extreme caution when dealing with anyone you've met online.
6. Never share personally identifiable information.
7. Resist the pressure to act immediately.
8. Use secure and traceable transactions
9. Whenever possible, work with local businesses.
10. Be cautious about what you share on social media.

REFINANCE AND LET THE *Savings Roll In*



Refinance TODAY and SAVE!

HOUSE VEHICLES BOATS CAMPERS

Visit MyHSCU.com/refinance to apply TODAY!

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NCUA

EQUAL HOUSING
LENDER

CO-OP



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YOUR COMMUNITY CREDIT UNION

CONTACT US:

Phone: 256-245-4776/Email: msr@myhscu.com

Or visit us at one of our locations:

Sylacauga – Broadway Ave. / Sylacauga – Hwy 280

Childersburg – Hwy 280

Moody – Moody Parkway

Alexander City - Hwy 280