



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SPRING 2024 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY CLOSINGS

Memorial Day

Monday, June 27, 2024

Juneteenth

Monday, June 19, 2024

Independence Day

Tuesday, July 4, 2024

UPCOMING EVENTS

Stepping Up Together for Mental Health Awareness

Saturday, May 4, 2024
10:00 a.m.-2:00 p.m.
Central Park

Sunshine Saturday

Saturday, May 11, 2024
9:00 a.m.-3 p.m.
Central Park

Coffee Club

Friday June 7, 2024
7:30-8:30 a.m.
Broadway



SPECIAL CAR SALE RATES

NUMEROUS LOCAL DEALERS!

Join us as we partner with local dealers for our **14TH ANNUAL** Car Sale Event. We will have a team onsite to assist with questions and financing. This event is happening at our main branch located on Hwy 280 in Sylacauga - but don't forget we can also help with your auto re-financing needs at any of our five locations from April 1-29. Trust us - you don't want to miss this opportunity!

**Get pre-approved today by calling, visiting us online,
or coming by one of our branches.**

Federally Insured by
NCUA 

PREAPPROVE YOUR WAY TO A BETTER CAR DEAL

Before you set foot on the car lot, get pre-approved for an auto loan at Heritage South Credit Union. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for. You can apply for preapproval: online, in person, over the phone.

If you have questions about how much car you can afford, or how financing works, a Heritage South Credit Union loan officer will be happy to help.

To apply for preapproval, you'll need to show:

- Name and address
- Social Security number
- Driver's license number
- Employer information—name, hire date, gross income
- Current housing information—monthly payment, time in current residence
- Debt obligations—current credit card debt, home association dues, auto insurance

Once you're preapproved, you'll receive a pre-approval letter that you can take car shopping showing the amount you're approved for.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop into Heritage South Credit Union today. We're here to help with all your vehicle loan needs.



COMMON CREDIT REPORT MISTAKES COULD COST YOU

If you haven't requested a copy of your credit report, there are many reasons why you should. Studies show that a high percentage of consumer credit reports contain errors. One-fourth of credit reports contain such serious errors that those individuals could be denied credit.

What are the common errors?

- Misspelled names
- Wrong Social Security numbers
- Inaccurate birth dates
- Inaccurate information about a spouse
- Out-of-date address
- "Closed" accounts listed as "open"
- The same mortgage or loan listed twice
- Absence of major credit, loan, mortgage, or other accounts that could be used to demonstrate creditworthiness

How can these errors happen?

Most mistakes can be pinned to creditors who provide inaccurate information to credit bureaus. Mistakes happen when credit accounts change hands. Other mistakes simply are human error. One report found that some banks admit to not providing credit bureaus with complete information about their customers. Some errors are the result of thieves stealing your personal information and establishing fraudulent accounts in your name.

Why should you care?

Lenders use credit reports to determine the interest rates on loans; the more creditworthy you appear on paper, the lower the rate you pay. Errors may cause you to pay more. In some cases, you even could pay a higher premium for auto and homeowners insurance, because insurance companies have found that people with poor credit histories tend to file more claims. And many people are surprised to learn that a potential employer turned them down for a job because of negative information on their credit report. Federal law, however, requires that the employer get your permission before pulling your report.

How much does a credit report cost?

The Fair Credit Reporting Act requires each of the "big three" credit reporting agencies—Experian, Equifax, and TransUnion—to provide you with one free copy of your credit report, at your request, once every 12 months. Go to annualcreditreport.com to request your reports.

How much does a credit score cost?

If you want your credit score, a three-digit assessment of your creditworthiness, you'll pay approximately \$15 per credit bureau or \$30-\$40 for scores from all three credit bureaus. What if you find an error in your credit report? Write a letter to the credit bureau, which is obligated by law to contact the creditor who supplied the disputed information. The credit bureau must respond to you within 30 days. If you're not satisfied with how the dispute is settled, ask that a brief written explanation be added to the bottom of your credit report.

THE BIG 2ND ANNUAL DILL PICKLEBALL TOURNAMENT

FRIDAY &
SATURDAY

APRIL 5-6TH

SYLACAUGA TENNIS CENTER
GAMES START: 6PM FRIDAY

CONCESSIONS
ON SITE!

HOSTED BY:



TO REGISTER PLEASE EMAIL:
MARKETING@MYHSCU.COM

REGISTRATION:

\$15

PER
PERSON

+\$10 FOR EACH
ADDITIONAL EVENT
PER PERSON.
SINGLES, DOUBLES,
MIXED DOUBLES

INCLUDES SWAG
BAG, MEDAL, AND
LUNCH!



WIN PRIZES +
TROPHIES

EMPLOYEES OF THE QUARTER

JANUARY



280 TELLERS

Shout out to Dede and the 280 Tellers! Everyone kicked in, remembering their training. Lora was getting information from the members present; Danielle queued us in before others by recognizing what was going on. Dede followed protocol, even in the face of fear and was the one who

closed the door and didn't alarm everyone in the building. We are so proud of how everyone handled things and conducted themselves. Training and teamwork really shined bright on Friday, January 12, 2024.

FEBRUARY



AJ STAMPS

We would like to say thank you to AJ Stamps! The team appreciates his hard work! HSCU would like to recognize AJ's unceasing support and unyielding enthusiasm! His hard work is turning into recurring success for the Collections Department; and it's not gone unnoticed. Congrats on your

outstanding work! Management has continually been impressed by his results and he plays a crucial role on our team and the company's success. AJ has worked towards accomplishing this since joining the credit union in September and has exceeded expectations at every step. Thank you for doing your best everyday AJ!

MARCH



CHARITY COMMITTEE

This month we recognize our Charity Committee for their tireless efforts, with our largest fundraiser of the year, our annual

charity yard sale, which raised over \$10,000. We appreciate the hard work and extra effort that goes in to putting on the sale. The funds raised from the sale will be used to support and help other non-profits in our service areas. (Front: Danielle Griffin, Kyle Williams, Keith Weldon; Back: Jessie Vincent, Beth Chance, & Nicole Calloway.)

TRAVEL HACKS TO KEEP YOU OUT OF HARM'S WAY

Traveling to new cities and countries is fun and exciting. To make sure you have a great time and only create happy memories of your adventure, keep these travel hacks in mind.

Keep important medical information on your phone.

If you have a medical condition or severe allergies, consider using an app to display this information on your phone's lock screen. You can use the Health App if you have an iPhone or Medical ID if you have an Android. This is especially helpful if you're traveling alone.

Have a room reserved for your first day

Some people like to travel spontaneously, pulling into towns with no idea where they'll stay. But what if there's a special event going on and all the hotels are full? Prepare ahead of time and make sure you have somewhere to spend the night when you arrive. And don't skimp too much – you'll probably be tired the first day and not feel at your best, so choose a place that has good security and amenities.

Be willing to spend when you don't feel safe

What if you did reserve a place to stay and your Airbnb rental or motel turns out to be in a neighborhood that doesn't make you feel safe? Grab a cab and head to hotel or motel in a safer area for the night. The next day, look for something in your price range and stay there for the remainder of your stay. Saving a few dollars by lodging in an unsafe area is not worth the risk.

Hide cash in your shoe

If your wallet gets lost or is stolen, having a \$50 or \$100 in your shoe can be a lifesaver. Without a debit or credit card, you'll have a difficult time getting food or even getting back to your hotel. The cash will help you get through the night until credit unions are open the following day.

Don't keep all valuables in one place

Split up your cash, credit cards, and hotel keys so they're not all in one wallet or purse. Put some in a pocket or money belt. That way, if you are robbed, you can hand over the wallet without losing everything.

BE PREPARED FOR THE UNEXPECTED WITH THESE HSBU PRODUCTS

GAP

Can you imagine having a car that you've financed declared a total loss? GAP Insurance is a type of auto insurance that car owners can buy to protect themselves against losses that can arise when the amount of compensation received from a TOTAL loss does not fully cover the amount the insured owes on the vehicle's financing.

Warranty

Should you get a Warranty on your next auto purchase? Automobile repairs are very expensive, and we have an extended service contract that will protect our Members from high repair costs.

Credit Life/Disability Insurance

HSCU offers credit life and credit disability that can protect your loan. Credit life pays the remainder of your loan in the event of death and if you are unable to work, credit disability will pay your monthly payment if you become totally disabled and unable to work.

Credit Involuntary Unemployment Insurance

HSCU offers Credit Involuntary Unemployment Insurance in the event you are unable to work due to the result of involuntary unemployment. Under this plan, your payments could be paid while out of work to avoid delinquency or a loss.

HSCU is here to help protect you, so please discuss with one of our Loan Officers on your next automobile purchase to see if you qualify.

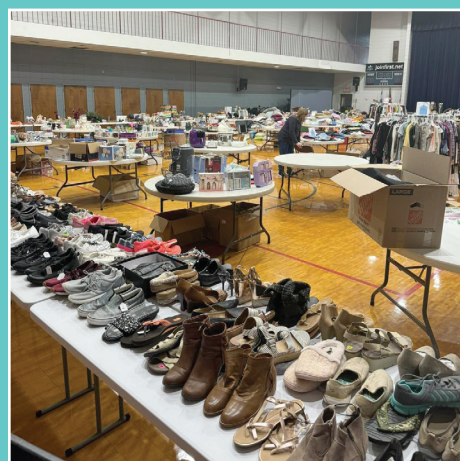
THANK YOU

Thank you to all of our members and everyone that generously donated items and shopped our annual charity yard sale!

This year's sale was our largest ever

RAISING OVER \$10,000!

These funds will go to support local nonprofit organizations in our fourteen county service area.



KIDS' CORNER



**FIND
10 OBJECTS
in the picture**



**FIND
10 HIDDEN
OBJECTS
in the picture**





BLAST INTO THE NEW YEAR!

Instead of big plans, make them astronomical with a Platinum Rewards VISA.®



SPECIAL INTRODUCTORY RATE OF 2.99% APR*

Heritage South Credit Union is happy to offer the PLATINUM REWARDS VISA CREDIT CARD. Now through June 2024, take advantage of 2.99% APR introductory rate. *APR=Annual Percentage Rate. The promotional rate of 2.99% APR is valid on new HSCU VISA Platinum Rewards credit cards for all activity (purchases, balance transfers, and cash advances) completed during the promotional period and that rate will remain in effect on that promotional period activity through the final billing cycle of June 2024, at which point the balances on that promotional period activity will convert to the standard rate of 9.90% APR - see credit union for details.



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NMLS
#712492

ESI

NCUA
NATIONAL CREDIT UNION ASSOCIATION

EQUAL HOUSING
LENDER

CO-OP



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