

HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

WINTER 2024 NEWSLETTER • WWW.MYHSCU.COM

ANNUAL MEETING

The annual meeting will be held
January 21, 2025 at 6:00 p.m.
at The Margie Sanford Center, CACC
Childersburg Campus.

On the agenda for this year's meeting we will be voting on the nomination for re-election of three members of our Board of Directors: Larry Blanchard, Randall Morris and Jim Patton. Complete bios of each nominee can be found in the Fall 2024 newsletter on our website.

HOLIDAY CLOSINGS

King/Lee Day
Monday, January 20, 2025

President's Day
Monday, February 17, 2025

IT'S NOT TOO LATE TO Skip-A-Pay

Once again, you may be able to skip your January loan payment if your loan qualifies! Be on the lookout for your Loan Skip Coupon and bring it by any branch with your signature. Mortgage, Summer, and Holiday 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. A fee of \$40 per loan will be applied. See credit union for questions or more details.

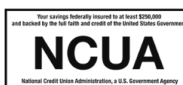
It's time to save!



Simply use your Heritage South Credit Union Premium Rewards Visa Credit Card and pay only 2.99% promotional APR* on all purchases and balance transfers made from 1/2/2025-6/30/2025!

Now through June 2025, take advantage of 2.99% APR* introductory rate. *APR = Annual Percentage Rate. The promotional rate of 2.99% APR* is valid on new and existing 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 2025, at which point the balances on that promotional period activity will convert to the standard card rate of 9.90% APR*.

See credit union for details.



Visa® is a trademark owned by Visa International Service Association and used under license. Heritage South Credit Union is federally insured by NCUA. See a member service representative for more details.

PRIVACY POLICY

Heritage South Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. If you terminate your membership with Heritage South Credit Union, we will not share information we have collected about you, except what may be permitted or required by law. If after reading this notice you have questions, call us at (888) 245-4776 or (256) 245-4776. You can write us a Heritage South Credit Union, PO Box 128, Sylacauga, AL, 35150.

INFORMATION WE COLLECT ABOUT YOU

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.
- We may disclose all the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial states publishers/printers, plastic card processors, government agencies, and mail houses.
- Heritage South Credit Union may also work closely to offer products and services to meet member needs. As a result, we may share our nonpublic personal information with each other as permitted by law.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, or other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non-affiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

WHAT CAN MEMBERS DO TO HELP

Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

2025 JAMES MORGAN and CLAUDE SAWYER Memorial Scholarships

For high school seniors, it's never too early to start thinking about where you want to go to college and how you are going to pay for it.

Every year, Heritage South Credit Union awards two \$2,500 scholarships to high school seniors from any high school within our field of membership. The students do not have to be a member of the credit union but must be planning to attend college. The students must attend high school within the 14-county credit union membership area. The counties include Talladega, Jefferson, Shelby, Coosa, St. Clair, Tallapoosa, Elmore, Chambers, Randolph, Chilton, Calhoun, Clay, Cleburne, and Lee.

Applications are available at all branch locations and online. You may return by mail, email, or even in our night deposit at each branch by Friday, March 31, 2025.

TEACHERS OF THE MONTH

MIX 106.5 & KIX 100.3 TEACHERS OF THE MONTH



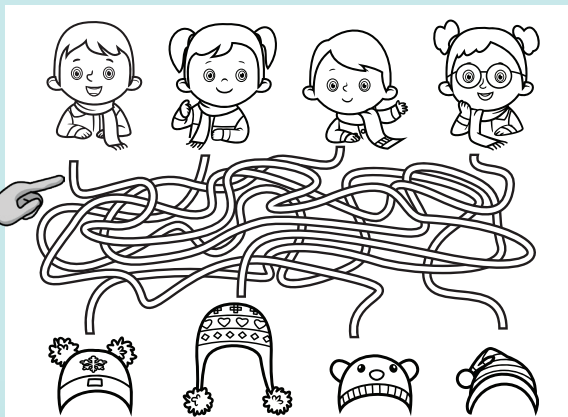
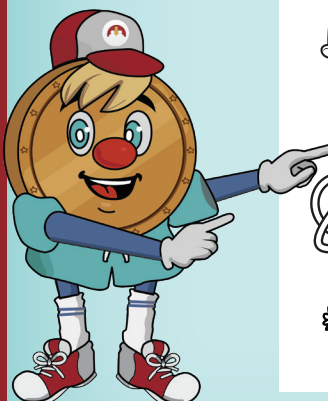
KIX 96.3 TEACHERS OF THE MONTH



CONGRATULATIONS!



FIND THEIR HATS



FIND 7 DIFFERENCES



KEITH WELDON RETIRES

**20 YEARS OF DEDICATED SERVICE AT
HERITAGE SOUTH CREDIT UNION**

After two decades of unwavering dedication, Keith Weldon has retired from his role in the Loan Department at Heritage South Credit Union. Keith's journey with the credit union began 20 years ago, and over that time, he has been an integral part of the team, helping countless members with their financial needs and ensuring that the Loan Department ran smoothly and efficiently.

Throughout his career, Keith's professionalism, knowledge, and commitment to providing exceptional service have made him a trusted resource for both colleagues and members alike. His expertise in loan processing, his attention to detail, and his friendly, approachable demeanor have left a lasting impact on everyone who had the privilege of working with him.

Keith's retirement marks the end of an era for Heritage South Credit Union, as his contributions to the organization have played a pivotal role in its growth and success. Over the years, he has witnessed many changes in the financial industry, and his ability to adapt and stay current with evolving technologies and member needs has been a key factor in his continued success.

"Keith has been an invaluable part of the Heritage South family for 20 years," said Anna Tyler, Chief Lending Officer at Heritage South Credit Union. "His dedication to our members and his expertise in the loan process have helped shape the culture of service excellence we strive for every day. He will be greatly missed, but we are excited for him as he embarks on this new chapter of his life."

While Keith's daily presence in the Loan Department will certainly be missed, his legacy of hard work, integrity, and outstanding customer service will continue to inspire his colleagues for years to come.

Please join us in congratulating Keith Weldon on his retirement and thanking him for his two decades of exceptional service to Heritage South Credit Union and its members. We wish him all the best in his well-deserved retirement and the exciting adventures that lie ahead!



Thank you to all of our members for making 2024 a great success!

**HSCU GAVE BACK
2.5% INTEREST REBATES
AND BONUS DIVIDENDS!**

We are proud to announce that Heritage South Credit Union paid a 2.5% interest rebate and bonus dividend to our membership! Dividend is 2.5% of any interest paid by a member in the form of interest on loans and 2.5% of any dividends earned by members on any deposit account for the member accounts which are in good standing with the credit union. Federally insured by NCUA.

EMPLOYEES OF THE QUARTER



OCTOBER – KEVIN WHITMAN

We may all give Kevin a hard time and fuss about some crazy ideas, but we should never bat an eye at his schedule. He spends a lot of hours, “after hours”, working on credit union plans and ideas. He shows up early for radio shows and tv spots, he works nights and weekends at events, many hours at the Sun Festival and others in the heat, cold or rain. He may LOVE to have “helpers” and not do things alone, but he does a lot. He covers us for any giveaways or gifts we need, and he always has a fan to us to cool off a minute if, we can get him to move over! Seriously, Kevin does a lot and we want him to know that it does not go unnoticed. Thank you for all your hours of



NOVEMBER – ASHLIEGH JOHNSON

AshLieg’s enthusiasm and creativity have made a significant impact on the credit union. Her proactive approach and ability to get things done have been invaluable to our Broadway branch operations; driving both productivity and team morale. We are fortunate to have her as part of our team, and look forward to her continued growth with HSCU!



DECEMBER – CINDY SMITH

Cindy’s unwavering dedication, positive attitude, and exceptional work ethic have made a tremendous impact here at the Credit Union. She consistently goes above and beyond to support her colleagues and our members. Whether it’s assisting with loans, resolving member concerns, or offering a helping hand, her commitment to excellence is evident in everything she does. Her knowledge of our services, paired with her approachable nature, makes her a trusted resource for both members and staff. Beyond her day-to-day responsibilities, Cindy often steps in to lend a hand wherever needed. From helping Marketing to stepping up during high-volume periods, she remains a steady and reliable presence in the workplace. Her ability to balance multiple tasks, stay organized, and maintain a calm demeanor under pressure is truly inspiring. Her positive attitude and team spirit is contagious. Congratulations, Cindy! Thank you for all that you do.

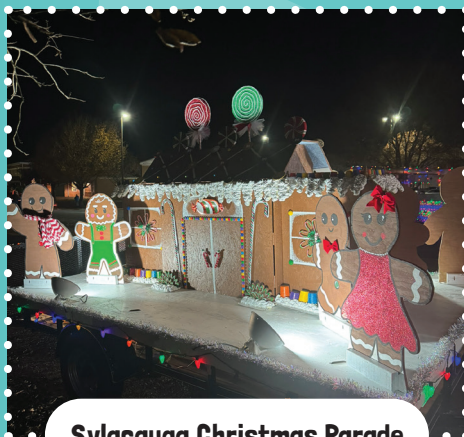
In the Community

HSCU GIVES TO CHRISTMAS ANGELS

The children in foster care spend the holidays separated from their families, either because of neglect or abuse. Foster parents do receive a board payment for the foster child, which provides for the day-to-day needs of the child. However, there are no additional funds for Christmas. DHR has to rely solely on donations and support from the community. A huge THANK YOU to all of our members and employees for your donations to our Angel Tree children.



OTHER HAPPENINGS



Sylacauga Christmas Parade



Sylacauga Open House



Sylacauga Fall Festival



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