



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

FALL 2025 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 13, 2025

VETERANS DAY

Tuesday, November 11, 2025

THANKSGIVING DAY

Thursday, November 27, 2025

CHRISTMAS DAY

Thursday, December 25, 2025

NEW YEAR'S DAY

Thursday, January 1, 2026

UPCOMING EVENTS

DADEVILLE OCTOBER FESTIVAL

October 4 | 8:00 a.m. - 3:00 p.m.

HSCU CHARITY YARD SALE

Tallahatchie First Baptist Church
October 3-4, 8:00 a.m. - 3:00 p.m.

MOODY OCTOBER FESTIVAL

October 4 | 9:00 a.m. - 3:00 p.m.

SYLACAUGA CHAMBER CONNECTIONS

Main Branch Sylacauga
October 9 - 8:00 a.m.

OAK GROVE FALL FESTIVAL

October 11 | 8:00 a.m. - 2:00 p.m.

ALEX CITY OCTOBER FEST

October 11 | 8:00 a.m. - 2:00 p.m.

SYLACAUGA FALL FESTIVAL

October 25 | 5:00 - 8:00 p.m.

CACC TRUNK OR TREAT (ALEXANDER CITY)

October 28 | 5:30 - 7:00 p.m.

CACC TRUNK OR TREAT (CHILDERSBURG)

October 28 | 5:30 - 7:00 p.m.

SYLACAUGA CHRISTMAS OPEN HOUSE

November 2

CHILDERSBURG TREE LIGHTING

December 2 | 6:00 p.m.

SYLACAUGA TREE LIGHTING

November 30

ALEXANDER CITY CHRISTMAS PARADE

December 1

SYLACAUGA CHRISTMAS PARADE

December 4

CHILDERSBURG CHRISTMAS PARADE

December 11

FAYETTEVILLE CHRISTMAS PARADE

Date TBD

7TH ANNUAL
Fall
CAR SALE
HERITAGE SOUTH
CREDIT UNION
2025
OCTOBER 15-17

NCUA

★ SPECIAL CAR SALE RATES | NUMEROUS DEALERS ★

Join us as we partner with numerous local dealers for our 7th 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 October 1-31.

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.

BOARD MEMBER ELECTIONS

The following Board of Directors members have been submitted from the nominating committee to serve another three-year term and be voted on at the Annual Meeting in January 2026. In accordance with credit union election by-laws, there will be no nominations from the floor. Individuals may submit a petition for nomination signed by 1% of the membership with a minimum of 25 members and a maximum of 500 to the credit union's secretary at the following address on or before November 1, 2025: Heritage South Credit Union, P.O. Box 811, Sylacauga, AL 35150.

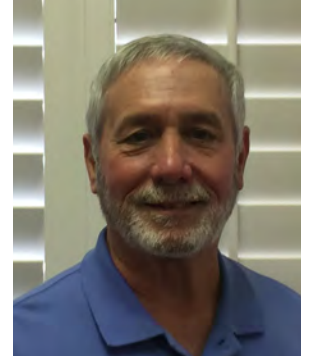


ONDI TURNER

Ondi has been a member of the Credit Union since 2012. Ondi's grandfather-in-law was the VP of Manufacturing at Avondale in the 50's and 60's. She and her husband have owned a small business in Sylacauga for over 25 years. Turner Auto & Body has been a member of the Credit Union since 2016.

WAYNE SAYERS

Wayne was appointed to the Board in October 2016 and brings much knowledge to the Board as a retired employee of the City of Sylacauga. He became a member of the credit union over 26 years ago due to the Credit Union making it easy to accomplish his banking needs through payroll deduction. Wayne served on the Supervisory Committee for 10 years before his appointment to the Board in 2016.



SUPERVISORY COMMITTEE ELECTIONS

The following Supervisory Committee member has been submitted from the nominating committee to serve another three-year term and be voted on at the Annual Meeting in January 2026. In accordance with credit union election by-laws, there will be no nominations from the floor. Individuals may submit a petition for nomination signed by 1% of the membership with a minimum of 25 members and a maximum of 500 to the credit union's secretary at the following address on or before November 1, 2025: Heritage South Credit Union, P.O. Box 811, Sylacauga, AL 35150.



MIKE JONES

Mike first joined us as an Advisory Member of the Supervisory Committee. Mike is married with one daughter and three grandchildren. He is a Superintendent at Madix in Goodwater and has been employed there for 38 years. He was a member of the Supervisory Committee at Dixie Craft Credit Union when it was merged with Heritage South.

CHANGE IS
IN THE AIR...

...SO IS
**HIGHER
RATES!**

4.50% ^{*APY}

**8 MONTHS
NEW MONEY ONLY**

*APY=Annual Percentage Yield. CD=Certificate of Deposit. All terms are subject to early withdrawal penalty and or fees which may reduce earnings. Limited time offer subject to change or cancellation without notice. New Money Only, no Minimum per certificate. At maturity 8 - month CD Special rate converts to regular 12-month CD term and rate. Membership required. Traditional and IRA Certificates available. Relationship Rewards do not apply. Contact us for further details. Federally Insured by NCUA

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NCUA 

EMPLOYEES OF THE QUARTER



CAROLYN BIVIN RETIREMENT PARTY

Heritage South Credit Union recently gathered to celebrate the retirement of Carolyn Bivin, who has been a valued part of our team for nearly nine years. Carolyn's dedication, professionalism, and friendly spirit have left a lasting impact on her coworkers and the members she served with care and kindness.



At her retirement party, colleagues shared stories, laughter, and gratitude for the many ways Carolyn contributed to our mission of serving our members and communities. Her commitment to excellence and her warm personality made her a true asset to the Heritage South family.

While we will miss seeing Carolyn every day, we are excited for her as she begins this new chapter of life. On behalf of everyone at Heritage South Credit Union, we thank Carolyn for her years of service and wish her a happy, healthy, and fulfilling retirement!



JULY – PAIGE PENNINGTON

Paige started her career at Heritage South as a Teller at our 280 branch. She was then promoted to MSR. Paige relates to our members on an individual basis and provides them with individualized service. Most recently, Paige took over the role of Kids' Club president. She has done an amazing job in that role and put on a very successful Kids' Blast this year. Thank you Paige, for your dedication to our members. Your hard work do not go unnoticed. Keep up the good work!



AUGUST – DEDE GILDER

From the Teller line, to Head Teller, and now Back Office, Dede can pretty much do it all. She did an amazing job assisting members as well as her coworkers as Head Teller and did it all with a smile on her face, every day! Dede is now a part of our Back Office team where she's inquisitive and eager to learn. Your hard work and dedication to the CU and your job is much appreciated, Dede! Keep up the good work. Congratulations!!



SEPTEMBER – KAZORI GRAY

Kazori always greets everyone with a smile, she goes above and beyond to make sure our members are well taken care of. She brings positive energy every day and is always willing to help out in the branch wherever it's needed. We appreciate her kindness, hard work, and dedication to HSCU. Keep up the good work!

SHOPPING FOR A NEW CAR?

If you're in the market for a new set of wheels, you'll likely need to get an auto loan. This loan will have a significant impact on your monthly budget for a few years at least, so it's important to make an informed decision when it comes to choosing your auto loan. Here's how to select an auto loan that best suits your needs.

MAKE AN AUTO LOAN BUDGET

Your first step when shopping for an auto loan will be to determine how much you can afford to pay toward the loan each month. Review your current budget and calculate how much you can realistically afford on a car without compromising on other fixed or fluctuating expenses. Be sure to include all ongoing costs of your new vehicle as well, like fuel and maintenance costs, when working this new expense into your budget.

CHECK YOUR CREDIT SCORE

Next, check your credit score. These three little digits play a crucial role in the auto loan process. Lenders will use your score to determine your creditworthiness and eligibility for a loan, as well as the interest rate on the loan. If your score is on the low side, you may want to take some time to work on improving it. Pay all credit card bills on time and in full, keep your credit utilization low and avoid opening new cards or credit lines at this time.

SHOP FOR A LENDER

Choosing the right lender will make a big difference in your loan. You can choose from a private lender, a financial institution like a bank or credit union, or a loan offered by the dealership selling you the car. In the latter, they often are financing you through one of their affiliate lenders, so they may be choosing one that benefits them more than it does you, so exercise caution. When researching lenders, look for the loan's average interest rates, additional loan costs like origination fees and the general terms and conditions of the loan.

GET PREQUALIFIED OR PREAPPROVED

Before shopping for your loan, you may want to get a prequalification, or a preapproval. A prequalification provides a basic assessment of your eligibility for an auto loan, while a preapproval gives you a specific loan offer, including interest rates and terms. A preapproval can be a valuable tool for negotiating with dealerships and ensuring you stay within your budget.

CHOOSE YOUR LOAN TERM

Auto loans typically offer terms ranging from 36 to 72 months. Longer terms tend to have lower monthly payments with higher overall interest costs, while shorter terms have higher monthly payments, but lower overall interest costs. Be sure to choose a term that aligns with your budget and general financial goals.

CONSIDER YOUR DOWN PAYMENT

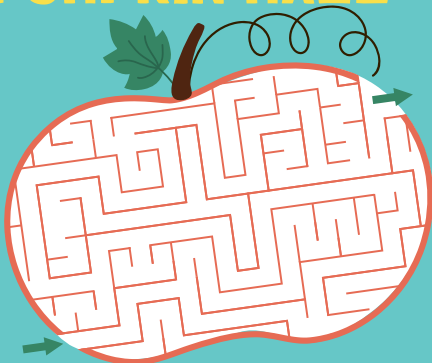
A substantial down payment can reduce the amount you need to borrow and potentially secure a lower interest rate. It's best to put down at least 20% of the car's purchase price, so make this your goal, if possible. A bigger down payment not only lowers your loan amount, it also reduces the risk of negative equity (owing more than the car is worth) early in the loan.

BEWARE OF ADD-ONS

When securing financing, be cautious about add-on products and services offered, such as extended warranties, credit insurance or vehicle protection plans. While some may provide valuable coverage, they can also add significant costs to your loan. Review these options carefully, and consider whether they are necessary for your situation. Depending upon the age of the vehicle, your ability to cover unexpected repairs and other personal circumstances, the costs of these add-ons may or may not be worth the potential benefits.

An auto loan will impact your monthly budget for years to come. Do your homework carefully, and make an informed decision about your loan.

PUMPKIN MAZE



SPOT THE DIFFERENCES

NOW THERE'S A SMARTER WAY TO MANAGE YOUR MONEY

BUILD A BUDGET, STAY ON TRACK AND PLAN FOR THE FUTURE WITH INSIGHTS.

INTRODUCING **INSIGHTS**—A MORE INTUITIVE DIGITAL BANKING TOOL

It's easier than ever to get insights into your finances with *Insights*, also listed in some places as *Spending Habits*. You can build personal budgets, manage your cash flow and set goals for the future — all in one intuitive interface. It's one more way Heritage South Credit Union helps you achieve your financial goals.

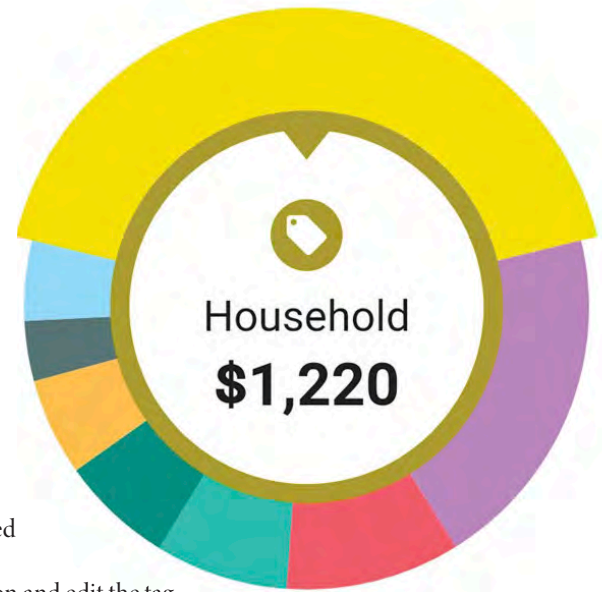
SEE YOUR SPENDING ON THE DASHBOARD

The dashboard displays your top spending category each month.

STEP 1: Click different parts of the wheel to see your spending breakdown. Transactions are sorted automatically into these categories with 'tags.'

STEP 2: To personalize your categories, or split the transaction between tags, click on a transaction and edit the tag.

STEP 3: When you select a transaction from the dashboard you can also change the name of the transaction, create a budget or add a recurring transaction to your Cashflow Calendar.



SET SPENDING TARGETS

Insights gives you valuable insights based on your spending habits. These insights will help you build a more accurate budget.

STEP 1: Navigate to Budgets Progress Tile.

STEP 2: Click "View Budget."

STEP 3: Click "Add Budget."

STEP 4: Personalize your spending target by adding the monthly amount and item name (for example: "Baby Expenses"). Choose the purchase category tags you want to include in this budget.

TRACK YOUR CASH FLOW

See down to the penny how much money you have coming in— and going out — each month. Simply log your income and bills into the cash flow calendar. Here's how:

STEP 1: Navigate to the "Cashflow" section.

STEP 2: Click the plus sign to add your income or bills.

STEP 3: Put in your monthly income and expense

CREATE SAVINGS GOALS

You can set up goals to help you plan ahead — like saving for a vacation or paying off credit card debt. Once that's done your Goal Summary will show you the completion date and the amount you need to save each month.

STEP 1: Navigate to the "Goals" section and select "Add Goal."

STEP 2: Select your desired pay off or savings goal.

STEP 3: Fill out the name of the goal, which accounts you'll use and your target date.

STEP 4: Click "Save." Your goals will automatically update based on your progress and day-to-day account balance.

ADD ANOTHER ACCOUNT

You can sync accounts from other financial institutions to get a full picture of your finances.

STEP 1: Navigate to the "Accounts" section.

STEP 2: Click the plus sign to "Add Linked Account."

STEP 3: Select an institution or use the search to find your institution. Follow the prompts to add your institution.

**TRY
INSIGHTS
TODAY.**

IT'S A SMARTER WAY
TO MANAGE YOUR
MONEY.

CONTACT HERITAGE
SOUTH CREDIT UNION
IF YOU HAVE ANY
QUESTIONS

HOLIDAY LOANS ARE *Coming to Town!*

*So make your list,
check it twice,
and take your
BUDGET
from NAUGHTY
to NICE!*

**STOP BY ANY
BRANCH OR
VISIT US ONLINE
TO APPLY FOR A
HOLIDAY LOAN.**

Holiday SKIP-A-PAY

Shopping season is right around the corner! Once again, you may be able to skip your December OR January loan payment if your loan qualifies! As our gift to you, feel free to use the extra money to pay seasonal expenses, visit family, or even host a holiday party.

It's up to you! Think of it as an early present from Heritage South!

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.

See credit union for questions or more details.

NMLS
#712492

ESI

NCUA

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