



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SPRING 2025 NEWSLETTER • [WWW.MYHSCU.COM](http://WWW.MYHSCU.COM)

## HOLIDAY CLOSINGS

### MEMORIAL DAY

Monday, May 26, 2025

### JUNETEENTH

Thursday, June 19, 2025

### INDEPENDENCE DAY

Friday, July 4, 2025

## UPCOMING EVENTS

### STEPPING UP TOGETHER FOR MENTAL HEALTH AWARENESS

Saturday, May 3, 2025  
10:00 a.m.-2:00 p.m.  
Central Park

### SUNSHINE SATURDAY

Saturday, May 10, 2025  
9:00 a.m.-3 p.m.  
Central Park

### COFFEE CLUB

Friday June 6, 2025  
7:30-8:30 a.m.  
Broadway Branch



## APRIL 11-12

## SPECIAL CAR SALE RATES

## NUMEROUS LOCAL DEALERS!

Join us as we partner with local dealers for our **15TH 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 1-30.

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





# MAKE THE MOST OF YOUR

# TAX REFUND

Tax time doesn't have to be stressful. Being organized and prepared can make the process smoother and help you reach your money goals.

## DID YOU BRING?

- ☐ Photo ID
- ☐ Social Security card or verification letter, or Individual Taxpayer Identification Number (ITIN) assignment letter, for all family members
- ☐ W-2 forms for all jobs worked in January through December of last year
- ☐ Form W-2G and other 1099 forms for other income in January through December of last year
- ☐ Form 1099-G for unemployment compensation and state or local tax refunds
- ☐ Child care provider name, address, and tax ID number, and amount paid in January through December of last year
- ☐ Copy of last year's state and federal tax returns
- ☐ Other applicable tax-related documents, such as: interest statements, federal loan documents, retirement statements, list of organizations to which you made charitable donations, etc.
- ☐ Forms 1095-A, B or C, Affordable Health Care Statements, or health insurance exemption certificates
- ☐ Bank, credit union, or prepaid card account and routing number
- ☐ Voided check

Let your tax preparer know if you do not have any of the above items.

*Information adapted from  
[irs.gov/individuals/checklist-for-free-tax-return-preparation](https://irs.gov/individuals/checklist-for-free-tax-return-preparation).*

## DID YOU KNOW?

- ✓ Getting free tax help is one step forward in reaching your money goals.
- ✓ Saving part of your tax refund is another great step. If you receive a tax refund, ask your tax preparer to explain all your saving options.

Talk to your tax preparer about all the ways you can save today.



# HOW TO SPOT FRAUDS AND SCAMS

You've heard the saying "If it sounds too good to be true, it probably is." Common scams change, but you can protect yourself by learning how to spot the red flags that can signal a scam.

## 1. PROMISES OF GUARANTEED RICHES

Scammers dangle the prospect of wealth to convince you to put your money into their deals. When the seller focuses only on how much money you can make, beware.

### What you'll HEAR

"You never have to work again."  
"No risk."  
"You're guaranteed to make money."

### The TRUTH

All real investments carry risk. Ask questions about where the profits come from, and what the risks are.

## 2. PRESSURE TO ACT RIGHT NOW

Be cautious when you hear a sales pitch urging you to act immediately before an opportunity disappears.

### What you'll HEAR

"This is your chance to get in on the ground floor."  
"If you don't take this, someone else will."

### The TRUTH

The fraudster may be trying to keep you from thinking carefully, researching, and talking to your family or a trusted adviser.

## 3. SPECIAL OPPORTUNITY JUST FOR YOU

Be careful when someone claims to have inside information that's not available to others. Keeping information secret is a sign there's something the scammer doesn't want others to see.

### What you'll HEAR

"This product is top secret." "I have inside information that no one else knows."

### The TRUTH

A legitimate adviser gives you written disclosures, answers your questions, explains risks, and discourages you from buying anything you don't understand.

## 4. YOU'VE WON!

Scammers say you've won the lottery or another big prize, but to collect, you have to pay an up-front fee or tax. Or, you'll be invited to a "free lunch" seminar that's marketed as educational, when in fact it's a staged sales event.

### What you'll HEAR

"Congratulations, you've won the lottery!"  
"Come to a free dinner."

### The TRUTH

You can't win a lottery you didn't enter, and you never have to pay to collect a real prize. Some companies offer "free lunch" seminars because they hope giving you something small will make you feel obligated to buy from them.

## 5. I'M JUST LIKE YOU

Promoters sometimes target a particular faith community, social group, or ethnic group and work hard to be accepted, so you're more likely to trust them. They'll ask you personal questions, then use your answers to figure out what sales pitch will most appeal to you.

### What you'll HEAR

"Everyone is making money on this deal."  
"Our church friends have all agreed."

### The TRUTH

Hucksters know you're less likely to ask questions if you trust them, so they use association with your friends, faith community, or social group as a shortcut to earn your trust.

## 6. I'M SPECIALLY TRAINED

To earn your trust, salespeople tell you they have special certifications, qualifications, or credentials. They want you to think they're experts who know what's best for you.

### What you'll HEAR

"I've been managing these kinds of investments for two decades."  
"I'm a certified specialist."

### The TRUTH

Credentials alone don't guarantee expertise or the quality of someone's training. It's up to you to find out if a qualification is valuable.

**BEWARE**



# EMPLOYEES OF THE QUARTER



## JANUARY – KELSEY SMITH

Our Employee of the Month for January is Kelsey Smithey. During the incident with the ATM and replacement process, Kelsey showed initiative in taking on the leadership of understanding and learning the new machine and its processes. She also made sure the Broadway branch had the supplies needed for the new machine. Thank you for your willingness to learn and take on tasks outside of your daily ones. Keep up the good work!



## FEBRUARY – KIM SCHMIDT

Kim joined HSCU in August 2024, stepping in to fill Keith's (hard to believe he wanted to leave!) shoes. Since then, she has done an outstanding job adapting to the credit union's way of doing things and building strong relationships with our members. Kim quickly learned our systems and procedures while bringing her extensive financial expertise with her. We're incredibly grateful to have her on the team. Keep up the great work, Kim!

## MARCH ALL BRANCHES

This month, we are proud to recognize every single team member of Heritage South Credit Union as our March Employee of the Month! Your dedication, hard work, and unwavering commitment to our members and community do not go unnoticed. Each of you plays a vital role in making Heritage South a place where service and excellence shine. Whether it's assisting members with a smile, working behind the scenes to ensure smooth operations, or going the extra mile to support one another, your contributions make all the difference. We truly appreciate everything you do, and we are grateful to have such an amazing team. Thank you for your passion, teamwork, and commitment to excellence!





# TEACHERS OF THE MONTH

## MIX 106.5 & KIX 100.3 TEACHERS OF THE MONTH



**DECEMBER: Jeremy Roberson**  
Childersburg High School



**JANUARY: PAULA RUDD**  
Childersburg Elementary School



**FEBRUARY: Angel Butler**  
Sylacauga High School

## KIX 96.3 TEACHERS OF THE MONTH



**DECEMBER: Brannon Carroll**  
Horseshoe Bend School



**JANUARY: GEORGIA SMITH**  
Horseshoe Bend School



**FEBRUARY: Eric Thompson**  
Reeltown High School

- 1 BLUE
- 2 RED
- 3 GREEN
- 4 PINK
- 5 YELLOW

It's time!



to save!

**Simply use your Heritage South Credit Union Platinum 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.



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NMLS  
#712492

ESI

NCUA  
Equal Housing Opportunity

Equal Housing  
Lender

CO-OP



#### CONTACT US:

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Or visit us at one of our locations:

Sylacauga – Broadway Ave. / Sylacauga – Hwy 280

Childersburg – Hwy 280

Moody – Moody Parkway

Alexander City – Hwy 280