

# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

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

## HOLIDAY CLOSINGS

**INDEPENDENCE DAY**  
Friday, July 4, 2025

**LABOR DAY**  
Monday, September 1, 2025

**COLUMBUS DAY**  
Monday, October 13, 2025

## 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.

Splash into Summer Savings

CD SPECIAL

\*APY

**4.23%**

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

Federally Insured by  
**NCUA** 

# BEWARE OF THE CASH APP FRAUD TREND

## *PROTECT YOUR MONEY*

A growing scam targeting Cash App users involves unauthorized transfers from linked member accounts to scammers' Cash App accounts, often leaving victims with significant losses. Here's what you need to know to stay safe.

### HOW THE SCAM WORKS

Scammers exploit linked member accounts through phishing and then transferring funds from a victim's bank to their Cash App account. In another common tactic, the "accidental payment" scam, fraudsters send money to a user's Cash App using stolen bank or card details, then claim it was a mistake and request a refund to a different account. When the victim sends the money back, the original transaction is reversed by the scammer's bank, leaving the victim's account drained. Funds are often quickly converted to Bitcoin or withdrawn via Cash App Cards, making recovery difficult.

### PROTECT YOURSELF

- 1. DON'T REFUND UNEXPECTED PAYMENTS:** Report unsolicited funds to Cash App instead of sending them back.
- 2. SECURE YOUR ACCOUNT:** Use two-factor authentication and a strong PIN.
- 3. MONITOR ACCOUNTS:** Regularly check your account and Cash App transactions for suspicious activity.
- 4. LIMIT EXPOSURE:** Link a low-balance account to Cash App.
- 5. AVOID PHISHING:** Ignore suspicious texts or emails and access support only through official channels.

### WHAT TO DO IF SCAMMED

Contact Cash App at 1-800-969-1940, notify your bank, and report to the FTC at [ftc.gov](https://www.ftc.gov). Stay vigilant—Cash App's instant transfers make fraud tough to reverse.

# EMPLOYEES OF THE QUARTER



## APRIL – LISA MURPHY

Lisa is always going above and beyond for our members. She is definitely all about doing things to make the member's experience better. From buying hot chocolate to having toys for the kids to keep them occupied while their parents conduct their business, Lisa is on it!! Time and time again, she has gone the extra mile helping on the teller line and assisting her coworkers. She's never too busy to help when and where she's needed. Lisa brings with her, everyday, a great attitude and smile on her face. Thank you so much, Lisa, for all your hard work and dedication to HSCU and it's members and staff. Congratulations!



## MAY – LAUREN MCAVOY

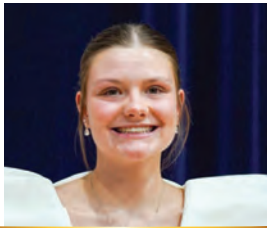
Lauren began with HSCU in December of 2024 and fills the role of our MSR/Teller. Lauren jumped right in and hit the ground running. She flew through a ton of BAI training courses and picked up what she needed on the Teller line very quickly. Lauren then moved to the office to take on the role of MSR. Since then, she's grown in this role and continues to get better every day. Lauren has been diligent in preventing fraud. She's done a great job catching fraudulent loan apps, membership apps and IDs. Her attention to detail helps tremendously in preventing loans to people committing fraud. We look forward to having Lauren here in Moody and we're excited about her continued growth.



## JUNE – STEPHANIE WHITE

Stephanie plays a key role at Heritage South Credit Union by diligently auditing our IRA reports and ensuring every detail is accurate. She goes above and beyond to support our Member Services team, helping them stay on track and understand important IRA processes. Always ready to answer questions and lend a hand, Stephanie's dedication and teamwork truly make a difference. We appreciate her hard work and the positive impact she brings to our team every day!

# SCHOLARSHIP WINNERS



**BAYLEIGH PATTERSON**  
HSCU FOUNDATION  
COMMUNITY SERVICE SCHOLARSHIP

**BAYLEIGH PATTERSON** will attend Southern Union State Community College, where she plans to major in nursing. After completing her associate degree, she intends to transfer to a university to continue her education with the goal of earning a Doctor of Nursing Practice (DNP). She has been selected for Southern Union's Presidential Honors Program and will serve as a peer tutor through the program.



**ELLA-KATE GREEN**  
CLAUDE SAWYER MEMORIAL SCHOLARSHIP

**ELLA-KATE GREEN** is a recent graduate of Sylacauga High School, where she earned Summa Cum Laude honors for her academic excellence. During her time at Sylacauga High School, Ella-Kate was an active member of Freelancers, where she served as Community Service Chair, National Honor Society and Sister for Sister, reflecting her commitment to leadership and community service. She will be attending Southern Union Community College where she will be enrolled in the Radiology Program, pursuing her passion for healthcare and dedication to making a positive impact in the lives of others.



**ISABELLA KIRKLAND**  
JAMES H. MORGAN MEMORIAL SCHOLARSHIP

**ISABELLA KIRKLAND** is a recent graduate of Sylacauga High School with plans to attend The University of Alabama in the Fall. She will be studying Biology on the pre-med track. After obtaining her undergraduate degree, she hopes to transfer to UAB for medical school focusing on Sports Medicine. She graduated high school sixth in her class with an overall GPA of 4.47 and 43 college credit hours. This puts her on the fast track to completing her undergraduate degree in just two and a half years. While at The University of Alabama, she plans to continue her journey with the Miss Alabama Organization and further her Community Service Initiative "Bella's Bins". She plans to also be involved in the soccer inter mural, and the travel abroad programs at UA.

## FRAUD ALERT!

HERITAGE SOUTH C.U.: \$923 payment to **YOUR NAME** has been processed! cancel here if this wasn't you <http://hscustomerapp-2h.online>

## FAKE TEXT MESSAGE

**BE AWARE OF FRAUDULENT TEXT MESSAGES.  
DO NOT CLICK ON THE LINK.**

If the alert is real, you will receive a phone call. If you respond the activity is fraud, one of our Fraud Center analysts will contact you if it's between 8 a.m. - 9 p.m. Outside of these hours please call us 24/7 at 800-417-4592.

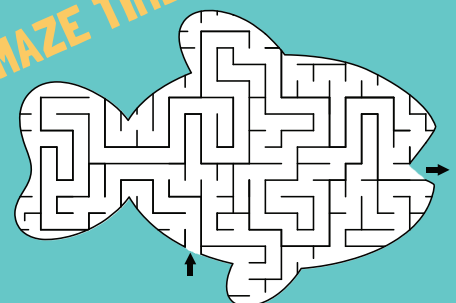
Responding to unsolicited e-mail can be risky. This message is a valid attempt to ensure your debit card has not been misused in a fraudulent manner. If you have questions or concerns, please call **800-417-4592**. Representatives are available 24 hours a day, 7 days a week. You can also contact Heritage South Credit Union directly at **256-245-4776**. A representative can confirm the validity of this message and review the recent activity on your account.



## SPOT 7 DIFFERENCES!



## MAZE TIME!

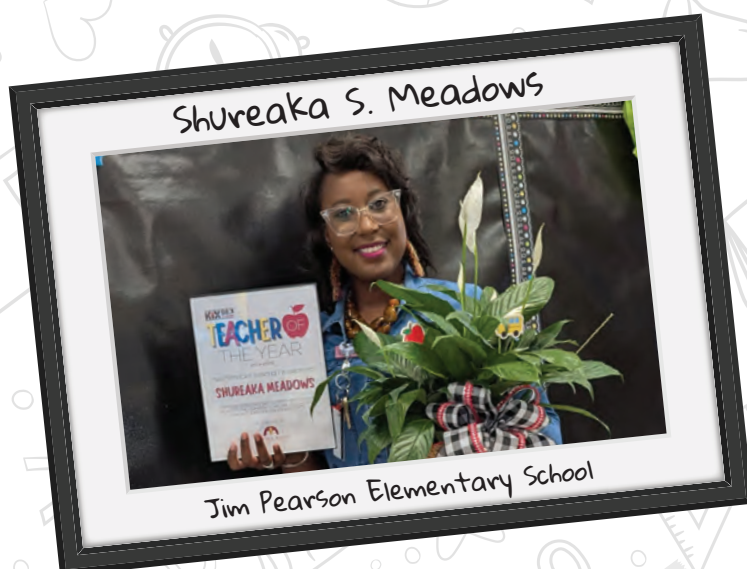


# TEACHERS of the Year



Heritage South Credit Union was honored to partner once again with Radio Alabama to celebrate some of our community's most inspiring educators through the Teacher of the Year program. We recently hosted a special reception to recognize the incredible impact these educators make in the lives of their students and within their schools.

This year's winners are shining examples of dedication and passion in education. Congratulations to Shureaka S. Meadows from Jim Pearson Elementary School, who was selected as the Teacher of the Year for KIX 96.3, and to Marcy Darden from Fayetteville Elementary School, who earned the title for KIX 100.3 & MIX 106.5.



At Heritage South, we believe that teachers are the heart of our communities. They inspire, nurture, and lead the next generation with patience, compassion, and creativity. Supporting educators is part of our ongoing commitment to serve and strengthen the communities we're proud to be part of.

We extend our heartfelt thanks to all teachers and a special congratulations to Ms. Meadows and Ms. Darden. Your dedication does not go unnoticed—and we are proud to celebrate your achievements!



# Need a Break?

## Ask us about an adventure loan!

Apply today at: [MyHSCU.com/Summerfun](https://MyHSCU.com/Summerfun)



NMLS  
#712492

ESI

NCUA

EQUAL HOUSING  
LENDER

CO-OP



### CONTACT US:

Phone: 256-245-4776/Email: [msr@myhscu.com](mailto: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