HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

WINTER 2025 NEWSLETTER ▪ WWW.MYHSCU.COM

ANNUAL MEETING

The annual meeting will be held **Tuesday, January 27, 2026 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 re-election of **Ondi Turner** and **Wayne Sayers** for the **Board of Directors**, as well as the re-election of **Mike Jones** for the **Supervisory Committee**. Complete bios for each nominee can be found in the Fall 2025 newsletter on our website.

HOLIDAY CLOSINGS

King/Lee Day
Monday, January 19, 2026

President's Day
Monday,February 16, 2026

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.

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 statement 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.

2026 SCHOLARSHIPS

JAMES MORGAN MEMORIAL SCHOLARSHIP

CLAUDE SAWYER MEMORIAL SCHOLARSHIP

HSCU FOUNDATION SCHOLARSHIP

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 applications by mail, email, or even in our night deposit at each branch by Tuesday, March 31, 2026.

EMPLOYEES OF THE QUARTER

OCTOBER – MADISON BROOKS

Congratulations Madison! We appreciate her hard work and dedication she gives to the Credit Union and to our members. She is always eager to learn, and we are so proud of how she's stepped up and taken on multiple tasks and has shown positive leadership on the teller line. Keep up the good work because it does not go unnoticed!

NOVEMBER – ALLI PRICE

Alli's dedication, positive attitude, and great work ethic has made an impact to the Credit Union. She goes above and beyond to help both, her co-workers, and our members. No matter the task, Alli always steps in with willingness. Alli also did a wonderful job during our 2025 Fall Car Sale. Originating 28 loans at $994,617, she was the top producer during the sale. Thank you for all you do, Alli. You are appreciated and so is your hard work! It doesn't go unnoticed. Keep up the good work!

DECEMBER – KEMIAH MCGREGOR

Kemiah consistently brings creativity and dedication to her work, especially through her imaginative development of Charlie Change. Her ability to turn ideas into engaging, creative pieces, reflects both talent and initiative. Kemiah is a dependable, hardworking employee who approaches every project with enthusiasm and professionalism. Her contributions make a meaningful impact and she continues to be a valued part of the HSCU team. Kemiah also received a kudos from a member recently about how nice, respectful and willing to help she is, every time someone comes through the drive-thru. Thanks for your dedication and hard work, Kemiah!

Kids' Club

FIND 2 IDENTICAL SNOWFLAKES

MATCH THE PENGUINS TO THEIR SHAPE

HOW TO BEAT THE HOLIDAY BLUES

The guests have gone home, the leftovers in the fridge have been tossed out, the kids are back in school and you have work first thing Monday morning. Blah, blah and more blah. Following the excitement of the holidays, the return to normal can make even the most jolly of folks a little depressed. Fortunately, there are steps you can take to beat the blues – and they don't need to cost you money. Here are five ways you can beat the post-holiday blues:

1 STAY SOCIAL

The holidays are centered around social gatherings like parties, big meals and traveling to see family or friends. After all that social activity, you may find yourself feeling lonely when it's all over. And don't be fooled into thinking you're getting your social fix from social media! Nothing compares to a face-to-face interaction. Plan some activities with family and friends to keep your social life full for the weeks following the holidays. You can watch a movie with a friend, meet an old pal for coffee or plan a fun outing for a large group. Staying social will help keep your spirits up.

2 GET ACTIVE

One of the best ways to lift yourself out of the dumps is to engage in physical activity. Get those endorphins flowing with a quick jog around the block, some stretches on your living room rug or an all-out dance fest to your favorite playlist. Staying active will keep the blues out and may even help you lose any inches you put on over the holidays.

3 FOCUS ON REALISTIC RESOLUTIONS

New Year's resolutions give us something to focus on after the holiday parties are over. It's great to have goals and something to look forward to, but be careful not to be too hard on yourself about achieving your resolutions. Unattainable goals only cause stress and feelings of failure. Instead, focus on achievable, realistic goals that you can actually work toward and feel good about.

4 LOOK FORWARD TO THE NEXT BIG THING

Thanksgiving through New Years isn't the only fun season on the calendar. After the holidays, there is still plenty to look forward to, and to keep you going through the long, winter months.

Start planning your next vacation or researching options for spring break as soon as you've recovered from this season's festivities. This will give you something exciting to anticipate and help keep the post-holiday doldrums away. You can also plan smaller family outings, staycations and dinner parties with friends to enjoy over the weekends or during the smaller holidays that are coming up soon, like Martin Luther King Jr's birthday and Presidents' Day.

5 BOOST YOUR MOOD WITH VITAMIN D

Low levels of vitamin D, known as the "sunshine vitamin," have been linked to depression and seasonal affective disorder (SAD). Our bodies produce vitamin D when our skin is exposed to the sun. Of course, in the winter months, exposure to sunshine can be a little hard to come by. Eating foods that are rich in vitamin D, such as fish, egg yolks and cheese, or taking a supplement is an affordable option that may help improve your mood until spring.

Community IN ACTION

At Heritage South, community is at the heart of everything we do. We're proud to be an active part of the towns we serve—showing up, lending a hand, and celebrating alongside our neighbors. These moments captured from recent local events reflect our ongoing commitment to connection, service, and support. Thank you for allowing us to be part of your community and for trusting Heritage South to serve you, today and for generations to come.

STILL HAULING AROUND CHRISTMAS DEBT?

2.99%* APR
INTRODUCTORY RATE

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 1/2/2026-6/30/2026!

Federally Insured by NCUA

Now through June 2026, 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 2026, 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.

NMLS #712492

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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