



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SPRING 2026 NEWSLETTER • WWW.MYHSCU.COM

UPCOMING EVENTS

STEPPING UP TOGETHER FOR MENTAL HEALTH AWARENESS "BEACH PARTY"

Saturday, May 2, 2026, 10 a.m.-2 p.m.
NOBLE PARK in Sylacauga

SUNSHINE SATURDAY

Saturday, May 9, 2026, 9 a.m.-3 p.m.
Central Park, Sylacauga

KIDS' BLAST 2026

Friday, May 8, 2026
Watch for more details

SYLACAUGA CRAZY DAYZ

Saturday, May 16, 2026

HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 25, 2026

JUNETEENTH

Friday, June 19, 2026

16TH ANNUAL
Spring
CAR SALE
HERITAGE SOUTH
CREDIT UNION
2026
APRIL 10-11
★ SPECIAL CAR SALE RATES ★

Member Since 1966
NCUA

GET ON BOARD

WITH HERITAGE SOUTH CREDIT UNION!

Find out how you can *get on board*
and gain chances to

WIN A **FREE CRUISE** FOR TWO!

VISIT MYHSCU.COM/GETONBOARD

HERITAGE SOUTH
YOUR COMMUNITY CREDIT UNION

DEBT CANCELLATION PROGRAM

Heritage South Credit Union offers **LOSS OF LIFE PROTECTION** that is designed to cancel all or a portion of the borrower's loan balance if the borrower dies due to protected event.

TOTAL DISABILITY PROTECTION is designed to cancel all or a portion of the borrower's scheduled monthly loan payment, while the borrower is totally disabled due to a protected event, for a maximum number of benefits. Recurrent protection allows for a new period of qualified total disability benefits if the borrower becomes gainfully employed full-time for a specified number of months, following a total disability.

INVOLUNTARY UNEMPLOYMENT PROTECTION is designed to cancel all or a portion of the borrower's scheduled monthly loan payment, while the borrower is involuntarily unemployed due to a protected event, for a maximum number of benefits. Recurrent protection allows for a new period of qualified involuntary unemployment benefits if the borrower becomes gainfully employed full-time for a specified number of months following an involuntary unemployment. HSCU is here to help protect you during these times, so please discuss with one of our Loan Officers the next time you apply for a loan to see if you would qualify.





9 WAYS TO SAVE ON UTILITY BILLS

Do you need to steel yourself before looking at your monthly utility bill or have you been known to throw a fuse when someone leaves on the light for seconds more than necessary? Here, we'll share eight realistic and helpful ways to save on energy costs.

1

MAKE IT SMART

Incorporate smart technology in your home in any way possible. This can include a thermostat programmed to work less when the family is not home or asleep, lights that are set to go off at predetermined times and power strips that are programmed to turn off power to devices that are in standby mode or not in use.

2

CHOOSE ENERGY-EFFICIENT APPLIANCES

Invest in energy-efficient appliances, such as refrigerators, washing machines, dishwashers, and air conditioners. Look for products with the ENERGY STAR label, as they are designed to consume less energy without compromising on performance. The initial outlay may be higher, but efficient appliances will save you money in the long run through reduced energy consumption.

3

UNPLUG DEVICES AND CHARGERS

Many electronic devices and chargers continue to draw power even when they're not in use. To avoid wasting energy and money, make it a habit to unplug devices or use a power strip that can be easily turned off when you're not actively using them.

4

USE EFFICIENT LIGHTING

If you haven't already, replace traditional incandescent bulbs with energy-efficient LED or CFL (compact fluorescent lamp) bulbs. LED bulbs use significantly less energy and have a longer lifespan than incandescent bulbs. Additionally, make it a habit to turn off lights when you leave a room and take advantage of natural daylight whenever possible.

5

WEATHERPROOF YOUR HOME

Properly insulate your home to prevent heat loss in the winter and keep it cooler in the summer. Seal any drafts around doors, windows and other openings. This will help maintain a comfortable temperature inside your home, reducing the need for excessive heating or cooling, which can lead to significant savings on your utility bills.

6

LAYER UP

Heating costs can take a huge bite out of your monthly budget during the colder times of year. Learning how to stay warm without depending on the heater can help you save a lot off your bill. For example, you can layer up with warm blankets, sweaters and more. This way, you can keep the HVAC set at a cooler temperature without feeling the chill.

7

PLANT TREES

Consider planting trees near windows in your home which get lots of sunlight throughout the day. This can significantly reduce your AC costs in the warmer months of the year.

8

SEAL ALL LEAKS

Make sure your home is completely leak-free, taking time to seal all windows and doors so that no air seeps through. This will help keep the cool air in during the summer, and the warm air in during the winter.

9

USE LESS WATER

Reduce your water usage by only running your dishwasher and washing machine when they're full. It's also a good idea to fix all leaks as soon as you notice them. Every drop counts!

**SAVING ON UTILITY BILLS IS EASIER THAN YOU THINK.
USE THE TIPS SHARED HERE TO BRING DOWN YOUR ENERGY
COSTS AND KEEP MORE MONEY IN YOUR WALLET.**



SPRING into SAVINGS!

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!

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

ESI

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Member Since 1966

Equal Housing
Opportunity

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