

HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SUMMER 2026 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY CLOSINGS

LABOR DAY
Monday, September 7, 2026

COLUMBUS DAY
Monday, October 12, 2026

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.

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



GET ON BOARD & BRING A FRIEND ALONG!

At Heritage South Credit Union, some of our best members come from referrals. After all, who better to share the benefits of HSCU than the members who already know and trust us?

That's why we're excited to continue our Get On Board Campaign, giving members the opportunity to earn entries for a chance to win a cruise for two simply by sharing HSCU with their friends and family.

HOW IT WORKS

If you're already a member of Heritage South Credit Union, you can earn an entry into our cruise giveaway when you refer a friend or family member who opens a new membership or qualifying product. Even better, the person you refer can earn entries, too!

It's our way of saying thank you for helping us grow our HSCU family and introducing others to the benefits of community-focused banking.

WHY REFER HSCU?

When you refer someone to Heritage South Credit Union, you're sharing more than just a financial institution. You're sharing:

- Friendly, personalized service
- Competitive loan and savings options
- Convenient digital banking services
- A commitment to our local communities
- A financial partner that puts members first

Whether it's a family member looking for a new checking account, a friend shopping for a loan, or a coworker searching for a better banking experience, HSCU is here to help.

THE MORE YOU SHARE, THE MORE OPPORTUNITIES YOU EARN

Every referral is an opportunity to help someone discover the advantages of credit union membership while also earning entries toward our exciting grand prize.

Imagine setting sail on a dream vacation with a \$1,500 travel agency gift certificate for a cruise for two—all because you shared HSCU with the people you know and care about.

READY TO GET ON BOARD?

Getting started is easy. Simply refer your friends and family to Heritage South Credit Union and encourage them to let us know who referred them when they open their new membership or qualifying product.

The best journeys are shared with others. Help your friends and family get on board, and you could both be one step closer to setting sail!

FOR COMPLETE PROMOTION DETAILS AND OFFICIAL RULES, VISIT [MYHSCU.COM/GETONBOARD](https://myhscu.com/getonboard) OR STOP BY ANY HSCU BRANCH TODAY.



SCHOLARSHIP WINNERS



MICAH REED
HERITAGE SOUTH CREDIT UNION
MERIT SCHOLARSHIP

MICAH REED is 18 years old and has been employed at Shocco Springs, a Christ-centered gathering center, for the last year and a half. Heritage South has been the bank he has trusted since he got his first debit card. He has been in the community of Childersburg since he was born and attends Grace Baptist Church. He plans to go to the University of Alabama in Huntsville and major in Aerospace Engineering.



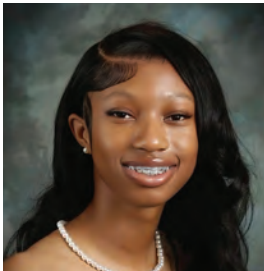
CAYLEIGH VICK
HSCU FOUNDATION
COMMUNITY SERVICE SCHOLARSHIP

CAYLEIGH VICK is a recent graduate of Sylacauga High School and an incoming freshman at Auburn University, where she will major in Biomedical Sciences with a concentration in Pre-Medicine. Throughout high school, she was actively involved in leadership and community service through organizations such as FBLA, Key Club, and Student Government. Her future goal is to attend medical school and become a physician, ultimately returning to her hometown to provide quality healthcare and make a positive impact in my community.



EVAN HEARTSILL
CLAUDE SAWYER MEMORIAL SCHOLARSHIP

EVAN HEARTSILL, a standout graduate of Sylacauga High School, has demonstrated excellence in academics, leadership, and community involvement. Serving in numerous leadership roles, including President of Mu Alpha Theta and Vice President of FBLA, he was also active in Student Government, National Honor Society, the Marching Aggie Band, and many other organizations. Academically, Evan earned a Super Senior Award for achieving a 27 ACT score, passed multiple AP exams, and completed nine dual-enrollment college courses while still in high school. Looking ahead, he plans to pursue a career in television journalism or entertainment marketing. Reflecting on his journey, he expresses heartfelt gratitude to God, his family, teachers, school staff, and friends for the encouragement, support, and memories that helped shape his success.

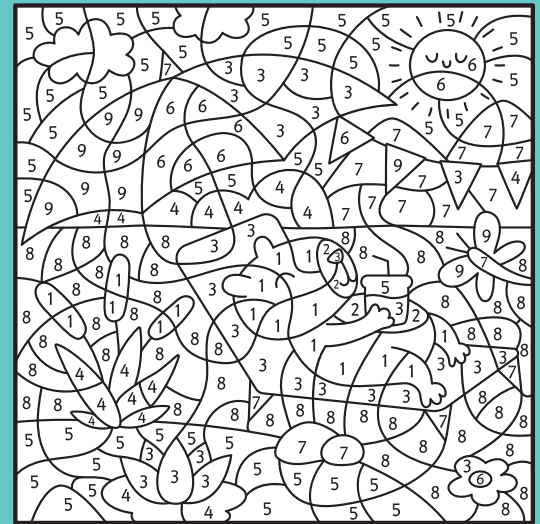


HANNAH GARRETT
JAMES H. MORGAN MEMORIAL SCHOLARSHIP

HANNAH GARRETT is a 2026 Summa Cum Laude graduate of Winterboro High School. This Fall, she will be attending Jacksonville State University. She will be majoring in business with a concentration in marketing. With her degree, her ultimate goal is to focus on ways to improve the rural communities through real estate.



**COLOR
BY
NUMBER**



FIND THE SAND CASTLE



CELEBRATING 250 YEARS *of America.*

This year marks a historic milestone as our nation celebrates the 250th Anniversary of American Independence. For two and a half centuries, America has been built on the values of freedom, opportunity, hard work, and community—principles that continue to inspire us today.

At Heritage South Credit Union, we are proud to join communities across the country in honoring this special occasion. Throughout the year, our team has celebrated America's rich history and the spirit that brings us together as neighbors, families, and communities.

As you enjoy the photos featured here, we invite you to reflect on the many freedoms and opportunities we share and the bright future ahead for our nation.

From all of us at Heritage South Credit Union, we wish you and your family a happy and memorable celebration of America's 250th Anniversary. Here's to honoring our past, celebrating our present, and looking forward to the future.



BUDGETING MADE SIMPLE:

A SMALL STEP TOWARD A STRONGER FINANCIAL FUTURE

When people hear the word “budget,” they often think of restrictions and cutting out the things they enjoy. In reality, a budget is simply a plan for your money. It helps you understand where your money is going, reduces financial stress, and allows you to save for the things that matter most.

Whether you’re saving for a vacation, building an emergency fund, paying down debt, or planning for retirement, a budget is one of the most powerful financial tools available.

WHY IS BUDGETING IMPORTANT?

A budget helps you:

- Track your spending
- Avoid overspending
- Prepare for unexpected expenses
- Reach savings goals faster
- Reduce debt
- Gain confidence and control over your finances

Without a budget, it’s easy for small purchases to add up and make it harder to achieve your financial goals.

HOW TO CREATE A SIMPLE BUDGET

Creating a budget doesn’t have to be complicated. Start with these four easy steps:

1. CALCULATE YOUR MONTHLY INCOME

Add up all sources of income, including paychecks, side income, and any other regular earnings.

2. LIST YOUR MONTHLY EXPENSES

Write down your expenses and divide them into categories such as:

- | | |
|------------------|-----------------|
| • Housing | • Insurance |
| • Utilities | • Debt Payments |
| • Transportation | • Entertainment |
| • Groceries | • Savings |

3. COMPARE INCOME TO EXPENSES

Subtract your total expenses from your monthly income. If you’re spending more than you earn, look for areas where you can reduce spending.

4. MAKE SAVING A PRIORITY

Treat savings like any other monthly bill. Even setting aside a small amount each month can make a big difference over time.

Try the 50/30/20 Rule

If you’re not sure where to start, many financial experts recommend the 50/30/20 budgeting method:

- 50% for needs (housing, utilities, groceries, transportation)
- 30% for wants (entertainment, dining out, hobbies)
- 20% for savings and debt repayment

This simple framework can help create balance while still allowing room to enjoy life.

SMALL CHANGES CAN LEAD TO BIG SAVINGS

Budgeting isn’t about being perfect—it’s about making intentional choices with your money. Reviewing your spending regularly and making small adjustments can lead to significant financial progress over time.

At Heritage South Credit Union, we’re committed to helping our members achieve their financial goals.

Whether you’re looking to start a savings plan, consolidate debt, or learn more about managing your finances, our team is here to help.

REMEMBER: EVERY FINANCIAL SUCCESS STORY BEGINS WITH A PLAN—AND A BUDGET IS A GREAT PLACE TO START.

MAKE THIS SUMMER ONE TO REMEMBER WITH AN HSCU

Summer Loan

Summer is here, and with it comes endless opportunities for fun, adventure, and making memories. Whether you're planning a family vacation, upgrading your backyard, purchasing a boat, tackling home improvement projects, or simply covering seasonal expenses, Heritage South Credit Union is here to help make your summer goals a reality.

FINANCING FOR WHATEVER SUMMER BRINGS

Summer often comes with extra expenses, but that doesn't mean you have to put your plans on hold. Our loan options are designed to help you enjoy the season without stretching your budget.

An HSCU loan can help with:

- Family vacations and travel expenses
- Boats, RVs, and recreational vehicles
- Home improvement and renovation projects
- Pool installations and outdoor living spaces
- Vehicle purchases
- Consolidating debt to free up cash for summer fun

LOCAL DECISIONS. PERSONALIZED SERVICE.

At Heritage South Credit Union, we understand that every member's needs are unique. That's why we take the time to listen and find loan solutions that fit your individual situation.

When you finance with HSCU, you'll enjoy:

- Competitive rates
- Flexible loan options
- Fast, local decision-making
- Friendly service from people who know you and your community

Apply Today

AND START ENJOYING SUMMER

Don't let financial concerns keep you from making the most of the season. Whether you're planning a getaway, investing in your home, or purchasing the recreational equipment you've always wanted, HSCU has financing options to help you get there.

Visit your nearest Heritage South Credit Union branch, apply online, or give us a call to learn more about our loan options.

This summer,
let HSCU help you turn your
plans into memories!



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

