



PO Box 128
Sylacauga, AL 35150
(256) 245-4776



Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

Why take your savings elsewhere when you can have outstanding rates and the highest level of coverage right here?

Share savings accounts at this credit union are protected up to \$350,000—the highest level of combined federal/private share insurance available. The federal government provides \$100,000 of this protection, and the Excess Share Insurance Corporation (ESI), a licensed property and casualty insurer, provides an additional \$250,000. Because Individual Retirement Accounts (IRAs) are insured separately, your savings and retirement accounts at the credit union could have combined federal/private coverage of \$850,000!

So, avoid the hassle of maintaining savings accounts at multiple institutions, and get the best protection here. For more information on share savings insurance and ESI, please contact us.

Why take the extra steps and spend extra money when you don't need to?



With FREE Bill Pay from Heritage South, you can set up most of your payments to be paid automatically. You set up the names of your creditors, the payment amount, and the due date, and you're done. No stamps to buy, no extra trips to the post office, and no worries about late payments.

Managing Bill Pay is easy. You can view, edit, delete, and add pending payments; view payment history; and edit your list of creditors. Sign up today by going to Heritage South Home Banking and clicking on Bill Pay. If you need assistance, please call 866-304-5833.



Christmas Club funds will be disbursed on Thursday, November 1, 2007. The funds will be deposited into your checking account. If you do not have a checking account, the funds will be disbursed into your savings account. If you would like to have your Christmas Club funds sent by mail on November 1st, please call us at 256-245-4776.

HOLIDAY CLOSINGS:

- Monday, October 8th
- Monday, November 12th
- Thursday, November 22nd
- Tuesday, December 25th

Start Direct Deposit with Heritage South today!

Setting aside cash on a regular basis is a habit worth doing. It may seem difficult or even impossible to put money back at first. But, all it takes is a commitment to put back each pay period. Experts say to put back 10% of your monthly paycheck for savings. If you can't put back 10%, it's best to start with what you can.

Putting back \$20.00 a week can grow to \$5411.39 in 5 years. Do you want to know how much you can earn in a certain time period? Go to www.heritatesouthfcu.com and click on calculators. Our savings interest rate is 1.25% APY.

Make Saving Easy...

- A. With payroll deduction, you can pay yourself first, just like taxes. This way the money goes into your savings before you ever get that chance to spend it!
- B. Many employers allow you to direct deposit your payroll check into your account. Did you know that you can have the credit union take a portion of that and deposit it right into your savings account? That is one way to pay yourself first!
- C. Many employers also allow allotments or payroll deductions from your pay that can be deducted from your paycheck and automatically deposited into your savings account.
- D. Need help in starting either the direct deposit or payroll deduction. Contact the credit union today, we will be happy to help you!

Here are some ways to start saving regularly in addition to payroll deposits.

- Save all loose change.
- Deposit bonuses, income tax refunds, or any extra cash you receive.
- As you pay off a debt, keep paying the payment, only this time you are paying yourself.

EARN EVEN MORE ON YOUR SHARE CERTIFICATES WITH DIRECT DEPOSIT AT HERITAGE SOUTH!

Term	Annual Rate	APY
6 Months	4.89%	5.00%
12 Months	5.18%	5.30%
24 Months	5.25%	5.38%
36 Months	5.35%	5.48%



REMINDER!

Remember to purchase the Heritage South Visa Gift Card for those friends, relatives, co-workers, etc. who are hard to buy for! The Visa Gift Card can be used anywhere that Visa is accepted and can be purchased in any amount above \$25. If you are a member and have a direct deposit checking account with Heritage South, the Visa Gift Card is FREE! If not, there is a fee of \$4.00.

VISA PLATINUM LOW FIXED RATE OF 8.9% APR

No Fees, 25-Day Grace Period, plus extra benefits such as Scoreboard Cashback Rewards

Make your Christmas shopping easier by using the HSFCU Visa.

\$50,000 a year for the next 20 years...

You are automatically entered into a drawing for \$50,000 for the next 20 years when you use your Visa anytime from November 15th-December 31st!

Electronic Fund Transfers...Your Rights and Responsibilities

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this for future notice.

Electronic Funds Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic funds between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. In some cases, your authorization can occur when the merchant posts a sign informing you of their policy. In all cases, the transaction will require you to provide the third party with your account number and credit union information. This information can be found on your check or draft as well as on a deposit or withdrawal slip. Thus, you should only provide your credit union and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic funds transfers. Examples of these transactions include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted by into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking account(s).
- **Electronic check or draft conversion.** You may provide your check or draft to a merchant or service provider who will scan the check or draft for the encoded credit union and account information. The merchant or service provider will then use this information to convert the transaction into an electronic funds transfer. This may occur at the point of purchase, or when you provide your check or draft by other means such as by mail or drop box.
- **Electronic returned check or draft charge.** Some merchants or service providers will initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds.

Telephone Transfers-types of transfers-You may access your account by telephone 24 hours a day at 256-249-8318 by using your personal identification number, a touch tone phone, and your account numbers to:

Transfer funds from checking to share savings · Transfer funds from share savings to checking · Transfer funds from line of credit to checking · Transfer funds from line of credit to share savings · Make payments from checking to loan accounts with us · Get information about the account balance of checking accounts and the account balance of share savings accounts.

ATM Transfers - CIRRUS Network - types of transfers, dollar limitations, and charges- You may access your account(s) by ATM using your ATM card and personal identification number to:

- Get cash withdrawals from checking account(s) with an ATM card. You may withdraw no more than \$300.00 per day. There is a charge of .85 per withdrawal.
- You may get information about the account balance of your checking account with an ATM card. There is a charge of \$.85 per inquiry.

Some of these services may not be available at all terminals.

Computer Transfers - Types of transfers - You may access your account(s) by computer by logging onto our website at www.heritagesouthfcu.com and using your personal identification number and account numbers, to:

Transfer funds from checking to checking · Transfer funds from checking to share savings · Transfer funds from share savings to checking · Transfer funds from share savings to share savings · Transfer funds from line of credit to checking · Transfer funds from line of credit to share savings · Make payments from checking to loan accounts with us · Make payments from share savings to loan accounts with us Get information about the account balance of checking account (s) and the account balance of share savings accounts (s).

Fees

We do not charge for direct deposits to any type of account. We do not charge for preauthorized payment from any type of account. Except as indicated elsewhere, we do not charge for these electronic funds transfers.

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer).

Documentation

- **Terminal Transfers.** You can get a receipt at the time you make any transfer to or from your account using one of our automated teller machines or point-of-sale terminals.
- **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 256-245-4776 to find out whether or not the deposit has been made.
- **Periodic Statements.** If you have a checking account with us, you will get a monthly account statement from us for your checking and share savings accounts. Otherwise, you will get a quarterly statement from us for your savings account if the only possible electronic transfers to or from the account are preauthorized deposits.

Preauthorized Payments

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how: Call or write us at (256)245-4776 or PO Box 128; Sylacauga, AL 35150 in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
 - **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made, and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
 - **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.
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Financial Institution's Liability

Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. As explained in the separate privacy disclosure.

Unauthorized Transfers

- A. Consumer Liability.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days, you can lose no more than \$50 if someone used your card and/or code without your permission. (If you believe your card and/or code has been lost or stolen, and you tell us within 2 business days after you learn of the loss or theft, you can lose no more than \$50 if someone used your card and/or code without your permission.)

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission, if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- B. Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call or write us.

KIDS DAY EVENTS

October 9th: FIRE TRUCK

November 13th: JUGGLER

DECEMBER: SANTA CLAUS



Do you need some extra dough this Holiday Season?

Come by Heritage South and get a Signature Loan or a Line of Credit. Speak with one of our loans officers and receive approval within 24 hours and CASH in your account!



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