

Fall 2009



901 North Broadway
60 Gene Stewart Blvd.
Sylacauga, AL 35150
256-245-4776

Really, Isn't it time to Change?

Nobody really likes fees and

here at your Credit union **Checking** has been, and still is, **FREE**.
No monthly fee. No minimum balance requirement. And no charge for day-to-day banking services. Stop looking for the catch - there isn't one.

Free debit card transactions • Free preauthorized payments and deposits
Free On-line Banking • Free Bill-Pay • 24 Hour Voice Response

Now is the time to make the Change. Our friendly representatives have switch kits ready and waiting to help you start enjoying keeping more of your hard earned money. Do it Today. Membership is open to anyone in Talladega, Coosa, Tallapoosa, Chilton and Shelby County.

We think you will like the Credit Union Difference.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, Our, and Us means Heritage South Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

All of our consumer members who have a continuing relationship with us, such as:
Deposit Accounts
Loan Account
Credit Card

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We first define some items:

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications or other forms
Information about your transactions with us
Information about your transactions with nonaffiliated third parties
Information from a consumer reporting agency

INFORMATION WE DISCLOSE ABOUT YOU

We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

We do not disclose nonpublic personal information about former members, except as permitted by law.

The following Board of Directors have been submitted from the nominating committee to serve another three year term and be voted on at the Annual membership meeting to be held at Harvey's on Noble on January 25, 2010 at 6pm.

In accordance with Credit Union election by-laws there will be no nominations from the floor. Individuals may submit a petition for nomination signed by 1% of the membership to the credit union's secretary at the following address on or before October 26, 2009. Nominations in any other form will not be accepted after October 26th, 2009.

Heritage South Credit Union
Elections
P. O. Box 811
Sylacauga, AL 35150



Randall Morris,

Born in Talladega County and attended school in Coosa County at Weogufka High. Worked for Avondale Mills 27 years, this includes 12 years in management. Presently employed with The Hollingsworth Company with 18 years of service. Has been a member of the credit union for 46 years with the last 25 years serving on the Board of Directors.

Has attended several credit union seminars and workshops.

He looks forward to continue serving the credit union.



Larry Blanchard:

Born in Talladega County in 1949, He has worked in this area all of his life. Has been a resident of Childersburg for the past 55 years, working as a Manager for Avondale Mills for 35 years. Currently employed by New South Express, a supplier for Honda. Larry has been a credit union member for 44 years and proudly served on the board for 24 years. He enjoys being a member and believes in the

credit union mission and being involved in the community. He is married to Kathy and has two children, daughter-in-law and one wonderful grandson. Larry also serves as elder at Coosa Church of Christ.



Jim Patton

Jim Patton grew up in Alexander City and was a graduate of Benjamin Russell High School in 1972. He was the recipient of the Braxton Bragg Comer Textile Scholarship and attended Auburn University where he graduated with a Bachelor of Science Degree in Textile Management. He was employed with Avondale Mills until it closed in 2006. He is presently employed with Blue Bell Creameries in Sylacauga. Jim is married to Rita Blankenship, a native of Childersburg. They have two children Lindsay Patton Knight and James R. Patton and one grandson, David P. Knight. He looks forward to continuing to serve on the credit union board.

Spread the word. Tell your family and friends about the difference in being a member of your Credit Union. Membership is open to anyone in: Talladega, Coosa, Tallapoosa, Chilton and Shelby Counties.

HOLIDAY CLOSINGS
Thanksgiving November
26th
Christmas
December 24th @ Noon
December 25th
January 1st New Years