



FALL 2010

Report Card Rewards Laptop Giveaway

Every 'A' earns you a chance to win a netbook!

Come by the credit union to redeem your Report Card Rewards and every 'A' automatically enters you in for the grand prize drawing of an Acer Aspire netbook!

No additional requirements, simply open a Kids' Club, Tiger Branch, or Aggie Branch account and when your report card comes in, bring it by to have your Report Card Rewards deposited into your account.

For every 'A', you will be entered into a grand prize drawing for the netbook at the end of the school year.

Win this netbook!!



***contest open to 7th—12th graders*

BRANCHES

Main Office
Broadway Office
Childersburg (COMING SOON)
Aggie Branch
Tiger Branch
See website for operating hours

ATMs

Main Office
Broadway Office
Sylacauga HS (restricted)
Coosa Valley Medical Ctr
Citizens Baptist Medical Ctr

Upcoming Holiday Closings

Columbus Day: October 11
Veteran's Day: November 11
Thanksgiving Holiday: Nov. 25
**Christmas Eve: December 24
** New Year's Eve: December 31

** Close @ Noon

Earn Rewards by learning about money and life!



Earn great prizes and rewards by learning about financial responsibility through our interactive "Get Real" website.

You can earn points and redeem them for prizes like a \$25 Gas Card by simply playing along and learning about the choices you may face in life and possible consequences.

Simply click the "Get Real" graphic on our home page at myhscu.com to get started!



Christmas Club funds will disburse on November 1, 2010

If you have a Christmas Club account, your funds will be disbursed by your chosen method on November 1, 2010.

If you would like to change how your funds are handled or if you are curious about where your Christmas Club account funds will go at maturity, feel free to call our Call Center at 256-245-4776



Aggie Branch Hours

The Aggie Branch is located upstairs, above the office and the ATM is located directly across from the office on the 1st floor.

The Aggie Branch is only accessible to teachers, faculty, and students during normal operating hours.

Hours of Operation (Regular Schedule)

3rd Block 11:30a—1:38p

Heritage South Credit Union

Get Paid to Use Your Checking Account!

You can with a Premium Rewards Checking account!

High interest yield, **NO** minimum balance, and **NO** monthly maintenance fees!

All you have to do is use your account.

Each month you have the opportunity to earn a **4.00%** dividend on your checking account if you use the following services:

- 12 VISA Debit Card Transactions (excluding ATM)
- At least one ACH deposit or automatic payment (like payroll, via ACH)
- Sign Up for monthly eStatements and eNotices
- Access Online Banking at least once

If you already have a checking account with us, come by one of our branches and we can switch you over today so you can start earning your higher dividends *this month!*



Dollars & Sense

Doesn't it make sense to choose a financial partner that will stand the test of time and where people actually continue to try to earn your business?

Heritage South Credit Union is **74 years strong** with the strength and stability to serve our members well into the future.

Our Strength.

FIVE-STAR RATING by Bauer Financial March 2010. Bauer Financial, Inc. has been analyzing and reporting on the financial condition of the nation's banking industry since 1983.

Bauer Financial is **the** source for unbiased independent bank and credit union star-ratings.

No institution pays for its rating, nor can they avoid a rating.

Our Safety.

All deposits insured up to \$250,000.00 by the National Credit Union Administration (A government agency).

Accounts are available to everyone in the following counties:

- Talladega
- Coosa
- Tallapoosa
- Chilton
- Shelby



? Did you know...

...you can quickly and easily pay your bills online using our Online Bill Pay system?.....for FREE!

That's right! Forget the post office, forget stamps, forget writing checks!

Our Online Bill Pay system makes scheduling recurring or one-time payments, setting reminders, and tracking bills simple **and** convenient.

Request to be signed up by clicking the Online Bill Pay link in the menu on the left hand side when logged into your Online Banking account. After approval you will be ready to start paying and tracking your bills more efficiently.

If you want to see a demonstration, simply go to our **eServices > Online Bill Pay** information page on our website.

Remaining Football Schedule for Sylacauga High School

<u>Date</u>	<u>Opponent</u>	<u>Game Location</u>
10/08/2010	@ Shelby County High School	Columbiana, AL
10/14/2010	Pinson Valley High School	Sylacauga, AL
10/22/2010	@ Briarwood Christian School	Birmingham, AL
10/29/2010	Comer Memorial High School	Sylacauga, AL