



P.O. Box 128
Sylacauga, AL 35150

<http://myhscu.com>

Call Center: 256-245-4776
Voice Response: 256-249-8318

MEMBER NEWSLETTER

Fall 2010

We're working on an Automobile Loan for you!

Right Now is the right time!

Right now is the right time for that new or used automobile you've been wanting!

As low as **3.95%** over 5 years for qualified buyers!



Don't forget about our Automobile Research Center

Feel free to use our FREE online auto-buying tools to find the car you want, *fast!*

Our online Automobile Research Center is a great tool for learning *everything* you need to know before purchasing your next automobile.

You can now finance your vehicle directly from the sales room floor at most major dealerships in the area.

To start researching today, click the "Research *BEFORE* You Buy!" graphic on the right side of our homepage, below the video.

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!*



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

BRANCHES

Main Office
Broadway Office
Childersburg (COMING SOON)
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

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Heritage South Credit Union

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



In the Community....

Angel Trees for local children

This year, Heritage South Credit Union will be participating in an Angel Tree program featuring local children.

The Angel Tree drive at the credit union begins November 29, 2010.

There will be trees in BOTH lobbies decorated with Angel Tags containing gift information for local children.

Please come and support this great cause and help bring a little happiness this Christmas season to local children.



? 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.

Information about Regulation E

The Federal Reserve recently passed an amendment to Regulation E (Electronic Funds Transfer) which requires financial institutions to obtain member consent prior to overdrafting a members' account by paying an ATM or everyday debit card transaction.

The amendment to Regulation E now requires you to Opt-In to the way this relates to your ATM and everyday debit card transactions or we will not be able to cover these transactions.

If you want to see no disruption in your current service, we encourage you to Opt-In right away. If you have any questions or would like to Opt-In by phone, please contact us at 256-245-4776.

How can I Opt In?

- Call our Call Center at 256-245-4776
- Through Voice Response system by calling 256-249-8318
- Opting in through the **Reg E Opt In/Out** menu in your Online Banking Account
- By visiting any of our Tellers or Member Service Representatives

What do I need to know about overdrafts and overdraft fees?

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

The following explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transaction

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Heritage South Credit Union pays my overdraft?

Under our standard overdraft practices, you will be charged a fee of up to **\$30** each time we pay an overdraft and there is no limit to the total fees that we can charge you for overdrawing your account.

What if I want Heritage South Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you may "opt in" by calling 256-245-4776, from inside your Online Banking account, or call our 24 hour voice response system at 256-249-8318.

Report Card Rewards Laptop Giveaway

Help the wind blow the leaves off of the tree.

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

	64	65	68	69	72	73			
	63	66	67	70	71	74	75		
	62	61	60	59	78	77	76		
2	1	8	9	54	55	58	79	80	81
3	6	7	10	53	56	57	84	83	82
4	5	12	11	52	87	86	85	96	97
19	18	13	14	51	88	89	90	95	98
20	17	16	15	50	49	48	91	94	99
21	30	31	32	33	34	47	92	93	100
22	29	28	37	36	35	46			
23	24	27	38	41	42	45			
	25	26	39	40	43	44			

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!



Fall Word Search

- | | |
|----------------|--------------|
| AFTER SUMMER | LEAVES |
| AUTUMN | NOVEMBER |
| BACK TO SCHOOL | OCTOBER |
| BEFORE WINTER | ORANGE |
| BROWN | PICTURESQUE |
| CHANGE | RAKING |
| COLORFUL | RED |
| COOL | SEASON |
| FALLING | THANKSGIVING |
| HALLOWEEN | YELLOW |

W A R T H A N K S G I V I N G
M S U N N E G N A H C Y D N A
Y S O A N D C H I L O L I Y R
B A C K T O S C H O O L B U E
R T T N G N I K A R L O E T T
E E O F R L E E Z A U T U M N
M I B N G N U I F N G H Q T I
M S E M Y A R F E G L T S H W
U E R I E D E A R E L C E O E
S N D I L V T I A O O B R N R
R S R F L O O V R M L R U A O
E K E I O N E N G S P O T E F
T C D T W S E A S O N W C A E
F C U L A R F A L L C N I O B
A H A L L O W E E N L O P R S