



P.O. Box 128
Sylacauga, AL 35150

<http://myhscu.com>

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

MEMBER NEWSLETTER

Fall 2011

Always Free! All the Time! Checking Accounts *and* Debit Cards!

All our Checking Accounts are FREE.

Some come with FREE checks... and some pay 4% dividends.

Oh, and they ALL come with free debit cards, too!

At Heritage South, we have several checking account options that can meet your individual needs.

If your bank is changing its fees.. Perhaps you should change banks !

Say Hello to Heritage South!



BRANCHES

Main Office
Broadway Branch
Childersburg Branch
See website for operating hours

ATMs

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

Upcoming Holiday Closings

Columbus Day: October 10
Veteran's Day: November 11
Thanksgiving Day: November 24
Christmas Holidays:
December 23, Close at Noon
December 26, Closed

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Member Car Sale!

When: Thursday October 20-Saturday October 22

Where: Glynn Smith Buick-GMC-Toyota of Sylacauga
Toyota and GM Discounts up to \$8,000!

Used Car Clearance Sale!

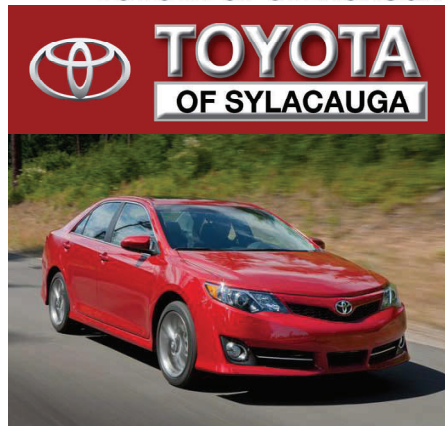
HUGE Toyota-Buick-GMC and USED Inventory will be available with **extra used car buyers** brought in to give you TOP DOLLAR for your trade in!

Rates as low as 3.25% on a 72 month loan!

When you get ready to finance, tell them you want to finance with Heritage South!

Come See the Reinvented 2012 Toyota Camry!
It's Ready..... Are You?

Glynn Smith
**BUICK-GMC
TOYOTA OF SYLACAUGA**



Annual Member Meeting

When: January 23, 2012 at 6:00 pm

Where: BB Comer HS Auditorium

It's time again for the annual credit union member meeting.

Make your way to the BB Comer HS Auditorium on January 23, 2012 for yearly fiscal reports, updates on credit union progress, and door prizes!

This year the membership will also be voting on the nomination for reelection of two members of the Board of Directors, Angie Hughes and Mindy Grier. For more information on these nominees and to find out how nominations are submitted, turn to Page 2.

We look forward to seeing you there!

Scan this code with your smart-phone to see our current rates!



Curious About QR barcodes? Go to http://en.wikipedia.org/wiki/QR_code to learn more.



Heritage South Credit Union

Election of Officers

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 B.B. Comer High School Auditorium on January 23, 2012 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 November 23rd, 2011. Nominations in any form will not be accepted after November 23rd, 2011.

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

Bios of Officers from Board of Directors Up for Nomination

Angie Hughes

My name is Angie Hughes. I was born in Sylacauga, Alabama on December 7, 1967. My parents are James and Sandra Carpenter. I have been employed by my family's business, Safeguard Fire & Alarm, Inc. as the Office Manager for (22) years. I graduated in 1986 from Childersburg High School. My husband is Byron Hughes and we have been married for 16 years. I have 2 brothers, Jamie Carpenter and Matt Carpenter and one sister Sheila Hatchett, along with my husband, all are also employed with Safeguard Fire & Alarm, Inc. Byron and I reside in Coosa County with our (4)cats,(3)dogs and parrot. I have been a member of Heritage South Credit Union since July 1999 and have enjoyed serving as a board member over the past 3 years.

Mindy Simmons Grier

My Name is Mindy and I received a Bachelor of Science degree in Agricultural Business & Economics from Auburn University in March 1994. I have been employed as Administrative Manager for Blue Bell Creameries in Sylacauga for almost 15 years. My duties include hiring, safety, employee training, network administration and community/employee events.

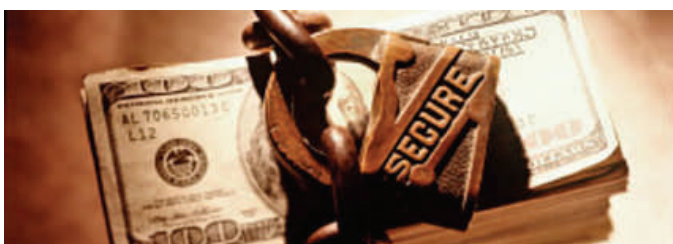
I have served on the Heritage South Credit Union board for two years, served on the real estate committee and the personnel committee. I have been married to my husband, Pete, for almost 17 years and have two daughters, Maddie and Mallory.

Still Safe and Secure....

Your credit union does not get involved in the risky subprime lending practices that have caused other institutions to suffer during these hard times.

All deposits are insured up to \$250,000 by the National Credit Union Administration with additional deposit insurance of up to \$250,000 from Excess Share Insurance.

Therefore, our member deposits are insured for up to **\$500,000** per member.

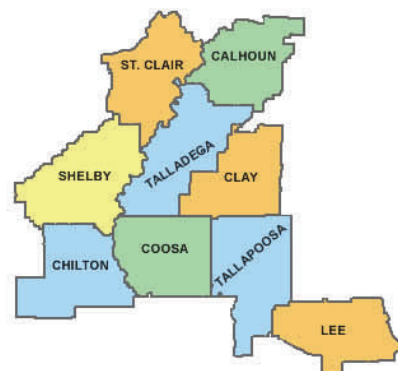


Still Strong....

The addition of the Childersburg Branch has allowed us to grow and become even more stable financially.

Our membership is now able to expand into the following counties:

- Talladega
- Shelby
- Clay
- Coosa
- Tallapoosa
- Chilton
- Calhoun
- Lee



Heritage South Credit Union

Get the money you need, when you need it, with a Signature Line of Credit

A signature line of credit allows access to a line of credit for emergencies, overdraft, etc. without the need to come in for a loan.

Money can be transferred out of the line of credit at any time and is deposited straight into your checking account.

Benefits

- No need to see a loan officer to add money
- Cash Advances deposited straight into checking
- 36 month term with rates as low as 10.25%
- up to \$10,000.00 limit
- Can be accessed and transfers made from Online Banking
- Can be used as FREE overdraft protection

You can use your signature line of credit for anything you need and can make funds available, anytime, with rates far lower than most credit cards, except our Platinum Card.



Got a High Interest Credit Card?? Save money with LOW INTEREST VISA Credit Card from Us!

High interest credit cards can take a long time to pay off when most of your payment is going to interest, instead of your purchase balance.

With a low interest VISA credit card from Heritage South, you will have the ability to pay off your balance in a faster amount of time.

VISA is accepted for purchases online and away from home at over 24 million locations worldwide, making it THE MOST flexible way to pay.

With fraud protection, the Heritage South VISA credit card means that your purchases are not only convenient, but safe and secure. No need to carry cash!

All of our VISA credit cards comes with the following benefits:

- No Annual Fees
- Low Fixed Rates
- Online Account Management
- Fraud Protection
- NO hidden rate hikes for late payments

Our three options offer flexibility from CashBack Rewards on our VISA Platinum to our Credit-Builder VISA which has lower qualifications.

No matter if you have a high interest credit card OR no credit card at all, one of our Heritage South VISA Credit Cards will be a good fit for you.

Stop by any of our full service branches and speak to a loan officer to apply today!

3 Cards to Fit Your Needs!

VISA Platinum

- Low Fixed Rate of **8.9%**
- **Credit Limit:** \$5,000 and up
- CashBack Rewards Program

VISA Classic


- Low Fixed Rate of **11.95%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$5,000

Credit-Builder VISA

- Low Fixed Rate of **11.95%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$5,000

You can easily keep in touch with credit union news...

Look for these icons on our website for various ways to stay in touch with credit union news.

 Use a feed reader to receive credit union updates OR
You can also subscribe to receive email updates

 Follow us on twitter — @heritagesouth

Upcoming Events

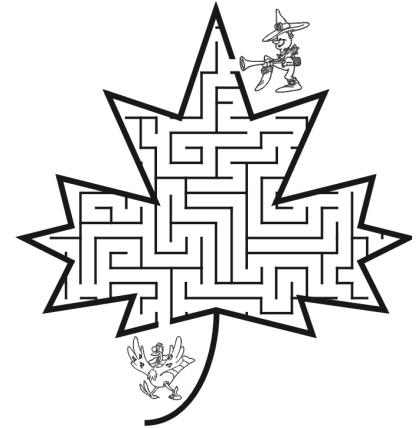
OmniFlight Helicopter

When: Tuesday, October 18, 2011 @ 3:30pm
Where: Sylacauga Municipal Airport

OmniFlight owns and operates helicopters and other aircraft that can quickly transport patients to the hospital in case of emergency.

Come by to take a look at one of the medical support helicopters and learn more about how they help save lives. We'll also have snacks afterwards.

This event is being held at the **Sylacauga Municipal Airport**.



Draw a face for your Jack o' Lantern!



Santa Visits the Credit Union!

When: Monday, December 5, 2011 @ 3:30pm
Where: 280 Community Room

Once again, Santa will be stopping by the Credit Union for snacks, activities, pictures, and, of course, to hear what you want for Christmas!

Come by the Main branch of the Credit Union on Highway 280 starting at 3:30p to join in on the fun!

See you there!



Fall Harvest

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

- LEAVES
- FALL
- ACORNS
- WIND
- TREES
- APPLES
- PUMPKINS
- MAPLESYRUP
- SCARECROW
- CORN
- RAKE
- SQUIRREL
- HAY
- TURKEY