



Heritage South

Your **AGGIE** Credit Union



FALL 2012

Prepare for College

It's never too early to start!

The old saying is true, it is **never** too early to start planning and preparing for college. Whether you're moving away for college or attending a college nearby, Heritage South offers several convenience services that make the financial transition to college life a little easier. Here's how...



It starts with an open account...

Open your account with us and you get all of these **FREE** services that will make managing your account easier while away at college!

- CHECKING ACCOUNT—NO MINIMUMS AND NO SERVICE FEES
- DEBIT CARD—NO MONTHLY FEE AND NO SERVICE CHARGE
- NETTELLER—SAFE AND SECURE ONLINE BANKING ACCESSIBLE 24/7
- MOBILETELLER—MOBILE BANKING WEBSITE AND APPS (COMING DECEMBER)
- PHONETELLER—CALL USING ANY PHONE AND ACCESS YOUR ACCOUNT ANYWHERE

Walk into ANY Credit Union Service Center to deposit, withdrawal, or ask about your account...

We are a member of the Credit Union Service Center network.

This means you have direct access to your account at almost 5,000 credit union branches nationwide. You can make deposits, withdraw money, and make payments to and from your account by simply telling them our name and your account number.

A credit union service center is simply another credit union that allows you access to your account here. This is how you can find one:

- Look for a credit union displaying the logo to the right
- Call our call center and ask a representative
- Goto <http://www.creditunion.net> from you home computer
- Goto <http://m.servicecenter.com> from your mobile browser
- Download the iPhone app from the app store

You can easily see how becoming a member of Heritage South Credit Union gives you the opportunity to have convenient and reliable access to your account, anywhere, anytime!

Come join us today!

BRANCHES

Main Office
 Broadway Office
 Childersburg
 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 CU Holiday Closings

Veteran's Day: November 12
 Thanksgiving Holiday: November 22
 Christmas Day: December 25



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



CU SERVICE CENTERS.
The Member-Friendly Financial Network

Almost Scholarship Time Again!

Be on the lookout for the annual Claude Sawyer Memorial Scholarship application that will be out in the winter/early spring!

What is the Aggie Branch?



Location: **Sylacauga High School**

The Aggie Branch was our first in-school branch and has been a great tool for teaching the students about financial responsibility.

In addition to the high school branch, there is also an ATM that is available for access to students and teachers.

The Aggie Branch has been the subject of several regional news broadcasts and documentaries and has been used as the school's entry in the national FBLA competition.

Aggie Branch Location and 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 11:50a—1:45p

“I was recommended for a position to work at the Heritage South Aggie Branch.

Working there has opened so many doors for me. I got hands on experience and met new people.

It is so much fun and would recommend it for anyone.

It's so simple to apply, too!

All you have to do is take or have taken personal finance, fill out an application, and get teacher's recommendations.

If I got recommended for this position, you can too!”

- Stephanie Taylor

Working at the Aggie Branch...

The Aggie Branch provides a unique opportunity to teach students both financial responsibility and how to conduct themselves in a business environment.

Students working in the branches go through an interview process and background screening and are also required to follow the normal rules that apply to almost every job industry.

To work as an Aggie Branch intern...

“Banking and Financial Services” is a course designed to develop skills related to banking services as they train to work as interns at the Aggie Branch of Heritage South Credit Union.

Prerequisites

- Business Finance
- Satisfactory Teacher Recommendations
- Application Process

Other Credit Union Notes

- Christmas Club pays out on November 1. The money will automatically be transferred to your predetermined account. If you would like to receive a check, call or come by the credit union to let us know of the change before it posts.
- Be on the lookout for Santa to be at the Credit Union in early December. We will announce time and location on our website and on our facebook events.
- If you have a Kids' Club account, be sure you make at least one deposit between now and the end of October to be entered in a drawing to win a 4 pack of tickets to the Friday, November 2, showing of Disney On Ice. This year's theme is entitled Treasure Trove, a live celebration of Disney's Animated Gems.

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



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