



Heritage South
CREDIT UNION
YOUR COMMUNITY CREDIT UNION

P.O. Box 128
Sylacauga, AL 35150

<http://myhscu.com>

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

MEMBER NEWSLETTER

Fall 2012

Over 75, and *still* in our prime!

That's right! YOUR Heritage South Credit Union was chartered over **75 years ago** as Avondale Employees Federal Credit Union.

We **continue** to be strong **and** stable in the Sylacauga community through the good times and the bad.

October 18 is International Credit Union Day. Come by the credit union so we can show a little appreciation for your support over the last 75 years.

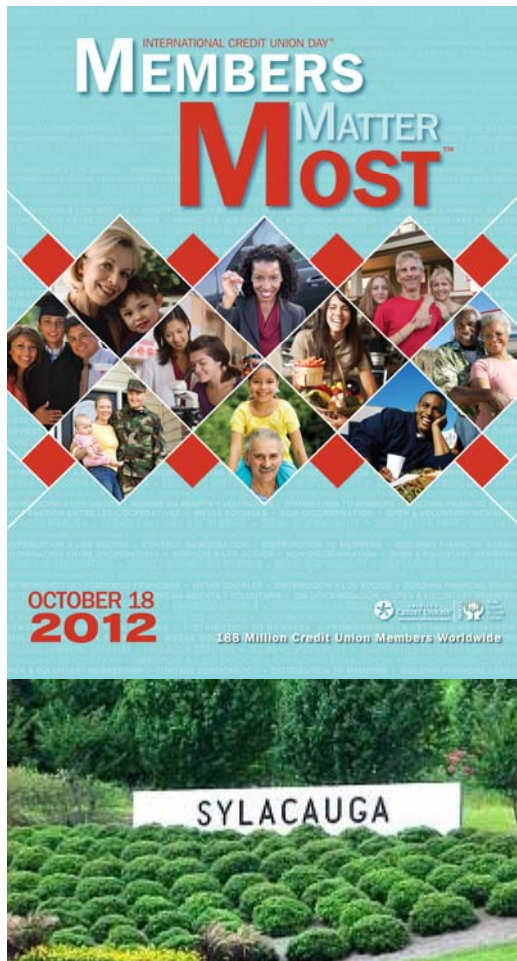
As we move forward to the next 75, we will continue to improve our services and expand the benefits to our members.

Our progressive management team and Board of Directors are committed to ensuring that Heritage South Credit Union will continue to be the financial pillar in this community and the surrounding areas.

Some enhancements you can expect to see over the next year are a new online banking experience, mobile banking website and apps for your smartphones, expansion of our business services, and much more.

Above all we would not be able to offer these great services without our members...

Thanks for your support Sylacauga!



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 8
Veteran's Day, November 12
Thanksgiving, November 22
Christmas Day, December 25

Inside this issue:

BOARD MEMBER ELECTIONS	2
SKIPAPAY COMING SOON	3
CREDIT CARD	3
CHRISTMAS CLUB FUNDS	3
SANTA VISITS CREDIT UNION	4
GAMES	4

Scan this code with your smartphone to see our current rates!



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



This Credit Union is federally insured by the National Credit Union Administration.

Annual Member Meeting

When: January 31, 2013 at 6:00 pm
Where: J Craig Smith Community Center

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

Make your way to the J Craig Smith Community Center on January 31st 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 three members of the Board of Directors, Jim Patton, Randall Morris, and Larry Blanchard. 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!

Board Member Elections

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 the J Craig Smith Community Center on January 31, 2013 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 with a minimum of 20 members and maximum of 100 to the credit union's secretary at the following address on or before November 4th, 2012.

Heritage South Credit Union

Elections

P. O. Box 811

Sylacauga, AL 35150

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 48 years and proudly served on the board for 28 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.

Randall Morris



Born in Talladega County and attended school in Coosa County at Weogufka High. Randall worked for Avondale Mills 27 years, this includes 12 years in management.

Retired from The Hollingsworth Company with 19 years of service.

Has been a member of the credit union for 49 years with the last 28 years serving on the Board of Directors.

Has attended several credit union seminars and workshops.

He looks forward to continue serving the credit union.

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 Payton Knight and James R. Patton and one grandson, David P. Knight.

He looks forward to continue to serve on the credit union board.

Holiday Skip-A-Pay is coming soon...

The holiday shopping season is almost here! It is our pleasure to bring you a little holiday cheer again this year. Once again you may be able to skip your **December OR January** loan payment if your loan qualifies! *That's right.* As our gift to you, feel free to use the extra money to pay seasonal expenses, visit family, or even host a holiday party. It's up to you.

Think of it as an early present from Heritage South Credit Union.

As long as your loan payments are up to date, you can skip either your December or January payment. Mortgage loans do not apply.

When your payment is skipped, interest will continue to accrue on your loan and your term will be extended by one month. If you have any questions about this offer, please give us a call at 256-245-4776.

We truly appreciate your business and are happy to extend this holiday opportunity to skip your **December OR January** loan payment! Be on the lookout for the loan skip coupon and bring it by with your signature.



3 Cards to Fit Your Needs!

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

If you'll be using a credit card this holiday season, **READ THIS FIRST!!**

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. Also, the **RATES ARE FIXED!**

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!

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!

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



Christmas Club funds will disburse on November 1, 2012

If you have a Christmas Club account, your funds will be disbursed by your chosen method on November 1, 2012.

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

Upcoming Events

Santa Visits the Credit Union!

When: TBD, watch website
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!

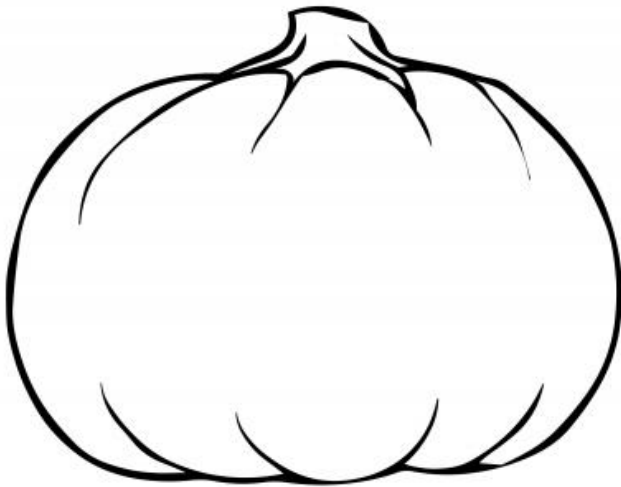
See you there!



Graveyard
Haunted House
Jack-o'-Lantern
Bats
Spiders
Tombstone
Black Cat

Broomstick
Witch
Vampire
Werewolves
Pumpkin
Cemetery

Color your own Jack-o-lantern!



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

