



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 2013

Switch your checking account to us... and we'll finance *anything* that moves as low as 1.95%!

Switch your checking account to Heritage South, and we'll refinance your car, truck, RV, boat or motorcycle loan at an unbeatable low rate.*

Oh, you have a jet-ski loan? It moves doesn't it? Four-wheeler? No problem! Titanium mountain bike? Pedal on in!

You'll get a great, low fixed rate, a free, **full-service** checking account that comes with a debit card. And of course you get all the privileges that come with being a credit union member instead of a bank customer. Benefits like unsurpassed customer service, great financial products and the warm, fuzzy feeling of knowing that your money stays right here in the community, helping the local economy grow and prosper.

One more thing: *We make switching easy!* We'll handle all the paperwork and take care of any automatic payments or direct deposits. So come discover what it's like to be a part of a credit union family.

After all, it's your Heritage!

Annual Member Meeting

When: January 30, 2014, 6:00pm

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

Make your way to the J Craig Smith Community Center on January 30th for yearly fiscal reports, updates on credit union progress, and door prizes!

We look forward to seeing you there!



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 14
Veteran's Day, November 11
Thanksgiving, November 28
Christmas Day, December 25

Inside this issue:

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



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.

Heritage South Credit Union

Board Member Elections

The following Board of Directors Members 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 30, 2014 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 address listed on or before November 4th, 2013.

Heritage South Credit Union

Elections

P. O. Box 811

Sylacauga, AL 35150



Mr. Morgan graduated from Clemson University in 1963 with a degree in Textile Management. He was employed with Avondale Mills for 43 years serving in Human Resources. He is married with three boys and two Grandchildren. Mr. Morgan has served on the Credit Union board of Directors since 1995 and has been a member of the credit union for over 25 years.

Mr. Morgan looks forward to continuing to serve on the Credit Union board.



Ms. Harrell started her career with Credit Unions in 1975, working with Army Aviation Credit Union and then moved to the Birmingham area where she served as CEO of BFE Credit Union for 7 years. She has served HSCU as CEO and Treasurer for past 18 years. She has been married to her husband Mike for past 38 years.

She would like to express her desire to continue to serve the members of Heritage South Credit Union.

Supervisory Committee Elections

The following Supervisory Committee Members 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 30, 2014 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 Address Listed or before November 4th, 2013.



My name is Wayne Sayers. I was born in Sylacauga but moved away at an early age. I finished high school at Anniston High School in 1970 and graduated from Jacksonville State University in 1975. I married Nancy Mullins Sayers and we moved back to Sylacauga in 1979. We have 2 children and 6 Grandchildren. I am employed with the City of Sylacauga as a Building Inspector. I have been a member of the credit union for more than 10 years and have served on the Supervisory committee for past three years. I ask for your support to continue to serve on Supervisory committee.



I was born in Sylacauga on July 2, 1945 to Elizabeth Clayton and the late Claude Clayton (both long time Avondale associates). Earned a BS degree from Auburn University in 1967. I worked for Avondale Mills for 33 years, most of that time in the accounting department. I worked for Floyd & Beasley Transfer Co. in Sycamore, AL as an accounting manager for 3 years. I have been married to my wife Sharon (Harry) for 39 years and we have a daughter Kelly, son Russell, daughter-in-law Alicia, and one grandchild. I have been a member of the credit union for 50 years and served on the Supervisory .



My name is Howard Barnett. I am married to Brenda Barnett. We have three children, five grandchildren and four great-grandchildren. I retired from Avondale Mills with 52 years of service. I have been a member of the credit union for over 40 years and have served on the Supervisory committee for over 30 years. I would like to ask for your support to continue to serve the credit union on the Supervisory Committee.

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.



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!

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 **13.95%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$5,000



Christmas Club funds will disburse on November 1, 2013

If you have a Christmas Club account, your funds will be disbursed by your chosen method on November 1, 2013.

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: Tuesday, December 10, 3:30p—4:30p

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!



Create your own Jack-o-lantern!



Christmas
Word Search

HOLLY
REINDEER
SANTA
GIFTS
STOCKING
MISTLETOE
FAMILY

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



Help This Turkey Get Away!

