



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 2014



It is such a good feeling to open a new branch and be able to serve new members. We have expanded into Moody and we know you will love our fabulous team!



Annual Member Meeting

When: January 22nd, 2015, 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 22nd for yearly fiscal reports, updates on credit union progress, and door prizes!

We look forward to seeing you there!

BRANCHES

Main Office
Moody Branch
Broadway Branch
Childersburg Branch
See website for operating hours

ATMs

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

Upcoming Holiday Closings

Columbus Day, October 13
Veteran's Day, November 11

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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.

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 22nd, 2015 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, 2014.

Heritage South Credit Union

Elections

P. O. Box 811

Sylacauga, AL 35150



I am Angie Hughes and I have enjoyed serving as a board member for the past six years helping to overlook the activities of Heritage South Credit Union. I have been a member of the credit union since July 1999. I was born and raised in the Sylacauga and Childersburg area. My husband of twenty two years is Byron Hughes and we are co-owners of Safeguard Fire & Alarm, Inc. I have been employed with my family's business for the last twenty eight years overlooking the daily operations as the office manager and as VP for the past six years. I look forward and hope to continuing to serve as a board member for HSCU.



My name is Mindy Grier and my family and I live and work in Sylacauga. I am a graduate of Auburn University and have been employed by Blue Bell Creameries for over seventeen years as Administrative Manager. My husband, Pete, and I will celebrate twenty years of marriage this fall. We have one adult son Drake, and two daughters, Maddie and Mallory, who attend Sylacauga City Schools. I have had the honor of volunteering on the credit union board for seven years and hope that I may continue serving the membership for many years to come.

Holiday Skip-A-Pay is coming...

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.



Getting Nowhere With Your Current Credit Card Balance? We are here to help.

Know your credit card purchases are safe and secure this holiday season.

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!

We offer flexibility from CashBack Rewards on our VISA Platinum to our Credit-Builder/Re-builder VISA which has lower qualifications and can help you get your credit started or back on track.

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 **9.90%**
- **Credit Limit:** \$5,000 and up
- CashBack Rewards Program

VISA Gold

- Low Fixed Rate of **12.90%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$5,000

VISA Classic

- Low Fixed Rate of **14.90%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$5,000



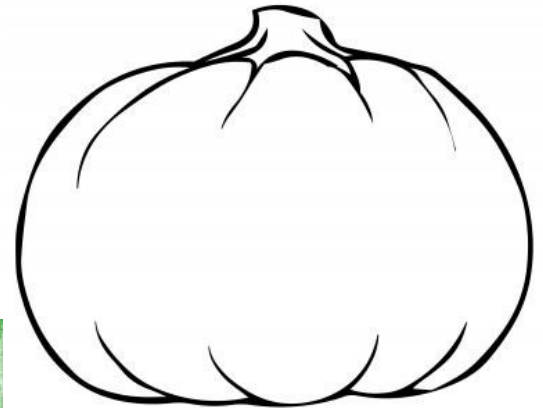
Christmas Club funds will disburse on November 1, 2014

If you have a Christmas Club account, your funds will be disbursed by your chosen method on November 1, 2014.

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

Be on the lookout for details
on our Kids Club Christmas
Party coming soon!

Create your own Jack-o-lantern!



Help This Turkey Get Away!

