



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

## Have you tried our Car Buying Service yet?

We now have an online Member Showroom where you can search from a selection of over 600k new or used vehicles. The Heritage South Car Buying Service, powered by TrueCar.com, is a way for members to have a hassle-free experience and get guaranteed savings off MSRP, all while securing a great rate from their credit union!

Choose from a list of certified dealers in your area and get the lowest rate possible from Heritage South. See the website for detailed info on how to visit our Member Showroom or give us a call to have a loan officer walk you through the simple process.



Coming soon to  
MobileTeller!

**The newest feature coming to the MobileTeller App lets you deposit checks from your smartphone or tablet anytime, from anywhere.**

\*Certain rules and restrictions apply. See credit union for details.



18 - MONTH  
**1.25%** APY\*  
CERTIFICATE  
OF DEPOSIT

\$25,000  
MONEY  
MARKET

**1.00%** APY\*

\*Annual Percentage Yield rates effective 9/18/2015. Early withdrawal penalties apply. Other rates and terms available. Certificate rate advertised requires direct deposit checking. See credit union for terms and restrictions.

# Sincerely



I remember visiting Avondale Sylacauga Employees Federal Credit Union as a child. My dad worked in Eva Jane and my grandfather worked at the Sycamore Plant. It was always a treat to get to visit the credit union. I remember having credit union pens laying around at home and the Avondale Sun was always on the coffee table.

Little did I know, this was only the beginning of my relationship with the credit union. In late 1989, I joined the staff with Hugh Bazemore and Rhonda Dukes. Mr. Bazemore had just announced his upcoming retirement and Rhonda had just been named as the new CEO.

My 27th year with the credit union is just around the corner and I have witnessed many changes and immense growth over the years. From my humble beginning in 1989, with only a handful of employees to our current staff of over 40, I have seen the expansion from one small branch on Avondale property to four branch locations available to 14 counties and many new products and services. However, Heritage South is still the same – with the same ethics and desire to help our members.

Heritage South Credit Union spends a lot of time and effort in keeping our products and services current and relevant for all members. Our goal is to have products and services that relate to all groups, along with providing ease of use for all members.

With the most recent update of our Credit Card platform to the upcoming Mobile Deposit Capture, we are offering the most current technology to access your accounts. However, we desire for our members to experience a personal aspect by having people you know answer your calls. You will always be greeted by our friendly staff when you call us.

We always want to hear from you! Please send ideas, suggestions, and comments to [mgmt@myhscu.com](mailto:mgmt@myhscu.com). Check out our website at [myhscu.com](http://myhscu.com) and don't forget our Facebook and Twitter pages.

Jamie Payton  
Chief Operations Officer

## Bringing you holiday cheer...with Holiday Skip-A-Pay!

Holiday Skip-A-Pay is coming and shopping season is right around the corner! Once again you may be able to skip your December OR January loan payment if your loan qualifies!

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!

Be on the lookout for your Loan Skip Coupon and bring it by any branch with your signature. Mortgage Loans do not apply. Loan payments must be up to date. Interest will continue to accrue on your loan and term will be extended by one month. See credit union for questions or more details.







**You could win a Grand Prize Trip to Super Bowl 50!**

**Use your Heritage South VISA credit card from 9/1/15 to 11/30/15 for your chance to win.**

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA SUPER BOWL 50 SWEEPSTAKES. Non-purchase entries and purchase entries have an equal chance of winning. Open only to legal residents, 18 or older as of 9/01/15. For details on non-purchase entries, see Official Rules on reverse or at [visa.com/gold-enmvp](http://visa.com/gold-enmvp). PIN- based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes begins 9/01/15 and ends 11/30/15. Sponsored solely by Visa U.S.A. Inc. The NFL Entities have not offered or sponsored this Sweepstakes in any way.

Use your Visa to enter

## 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 Meeting on January 26th, 2016 6:00 p.m. at the J Craig Community Center. 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 a maximum of 100 to the credit unions secretary at the address listed on or before November 3rd, 2015.

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



Randall Morris was born in Talladega Co. and attended school in Coosa County at Weogufka High. He worked for Avondale Mills 27 years and was in management for 12 of those years. He retired from the Hollingsworth Company with 19 years of service. He has been a member of the credit union for 52 years and has served on the Board of Directors for the last 31 years. Randall is married to Dianne and has one daughter and two grandchildren. He looks forward to continuing to serving the credit union.



Jim Patton has been a member of the credit union for the past 39 years and has served on the Board of Directors since 2006. He spent 34 years in management with Avondale Mills and currently serves as Plant Superintendent at Blue Bell Creameries. Jim is married to the former Rita Blankenship who is employed by the Talladega Board of education and they have two children and two grandchildren.



Larry Blanchard is from Childersburg, AL and has served on the board for many years. He is currently serving as the President of the Board of Directors. He has attended numerous credit union conferences, seminars, and conventions. Larry worked for Avondale Mills for 35 yrs. before the plant closed in 2006 and now works for New South Express at HMA as the HR Coordinator. Larry is married to Kathy and has two children and three grandchildren.



## UPCOMING EVENTS

Coffee Club	October 2
Oktoberfest - Moody	October 3
International Credit Union Day	October 15
Sylacauga Chamber Coffee @ 280	October 20
Christmas Club funds disperse	November 1
Coffee Club	November 6
Kids Club Christmas Event	December - date TBD
Coffee Club	December 4
Coffee Club	January 8
ANNUAL MEETING	January 26

## HOLIDAY CLOSINGS

Columbus Day	October 10
Veterans Day	November 11
Thanksgiving Day	November 26
Christmas Eve (close @ NOON)	December 24
Christmas Day	December 25
New Years Eve (close @ 2PM)	December 31



# KIDS CORNER

## REPORT CARD REWARDS



Heritage South will reward your good student by depositing money into your child's Kids Club account when you bring in his or her most recent report card. We will deposit money based on the number of 'A's and 'B's (or comparable if a different grade scale is used). EACH 'A' will then enter the child for a grand prize drawing for a \$50 deposit into their account. All of the details can be found on our website at [myhscu.com/kidsclub](http://myhscu.com/kidsclub).

### Autumn

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

Find all the words from the word list:

BACK TO SCHOOL OCTOBER  
CORN MAZE PUDDLE  
FALLING LEAVES RAIN  
HALLOWEEN RUBBER BOOTS  
HARVEST SEASON  
NOVEMBER SEPTEMBER

