



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SHARE
YOUR
STORY!

We want to hear from YOU!

Tell us about your experience at Heritage South, your history with the credit union, or a short example of how HSCU has helped you during your financial journey.

Jot it down and bring to your nearest branch, or shoot us an email with ATTN:Marketing at: management@myhscu.com.

MOBILE DEPOSIT CAPTURE

SMILE
ON 3!

1-Focus 2-Capture 3-Done



Sign up today for
MobileTeller!

This exciting feature inside 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.

GET YOUR
AUTO LOAN
SOMEWHERE
ELSE?

Refinance with Heritage South & get
NO PAYMENTS until 2017*

*Terms and conditions apply. Limited time offer from 10/1/16-12/31/16. See Credit Union for details.



Kids Club, where WE pay YOU to make good grades

Report Card Rewards

[Learn More](#)

Sincerely

Heritage South has experienced a number of exciting staffing changes over the past few months. We think working at Heritage South and being a part of this credit union family is pretty cool, and wanted to share with you some recent promotions and new hires at the credit union:

Jamie Payton, Chief Executive Officer (former Chief Operations Officer)

Lindsey Marlow, Chief Operations Officer (former Moody Branch Manager)

April Morris, BSA/Compliance Officer and Broadway Branch Manager

Lisa Higdon, Moody Branch Manager (Former MSR/Loan Officer at Moody)

Elisha Tipton, Moody MSR (Former Head Teller at Moody)

Alyson Prince, Accounting Clerk (New Hire)

Pamela Chandler, Broadway Teller (New Hire)

Lisa Machen, Broadway Teller (New Hire)

Akayshia Averitte, 280 PT Teller (New Hire)

Please join us in congratulating and welcoming these employees into their new roles or positions. We look forward to better serving you as we continue to grow and expand!



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.



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 24th, 2017 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 union's secretary at the address listed on or before November 1st, 2016.

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

Jamie Payton

Mrs. Payton has had a long and accomplished career with the credit union since 1989 and was born and raised in Sylacauga, AL. She is married to Chris Payton and has two daughters, Lacey and Ashley. She now serves as CEO and will ask for your support to serve as Treasurer on the Board.

Jim Morgan

Mr. Morgan graduated from Clemson University in 1963 with a degree in Textile Management. He worked for Avondale Mills in HR for 43 years. Mr. Morgan has served on the Credit Union Board of Directors since 1995 and has been a member for nearly 30 years. He looks forward to continuing to serve our members on the Credit Union Board.

Wayne Sayers

Mr. Sayers was born in Sylacauga, but moved away at a young age. He graduated from Jacksonville State University in 1975. He lives in Sylacauga and is married to Nancy and together they have 2 children and 6 grandchildren. He works for the City of Sylacauga as a Building Inspector. He has served on the Supervisory Committee for 10 years and a member for nearly 15 years.

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 Meeting at J Craig Community Center on January 24, 2017, 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 a maximum of 100 to the credit union's secretary at the address listed on or before November 1st, 2016.

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

Jerry Clayton

Mr. Clayton was born in Sylacauga. He graduated from Auburn University in 1967 and worked for Avondale Mills in the Accounting Department for 33 years. He then worked for Floyd & Beasley Transfer Co. for 3 years. He has been married to his wife Sharon for over 40 years and they have 2 children. He has been a member for over 50 years and served on the Supervisory Committee.

Howard Barnett

Mr. Barnett has been a member for over 40 years and has been on the Supervisory Committee for 48 years. He retired from Avondale Mills after 52 years of service. He is married to his wife Brenda and together they have 3 children, five grand children, and four great grandchildren.

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.



UPCOMING EVENTS

- Oktoberfest - Moody October 1
- International Credit Union Day October 20
- Christmas Club funds disperse November 1
- Kids Club Christmas Event December - date TBD
- ANNUAL MEETING January 24, 2017

HOLIDAY CLOSINGS

- Columbus Day October 10
- Veterans Day November 11
- Thanksgiving Day November 24
- Christmas Eve (close @ NOON) December 23
- Christmas Day (Observed) December 26
- New Years Eve (close @ 2PM) December 30
- New Years Day (Observed) January 2, 2017

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

