



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

FALL 2021 NEWSLETTER • WWW.MYHSCU.COM

## 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, Summer, and Holiday 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.

HSCU's 3rd Annual FALL

HERITAGE SOUTH  
CREDIT UNION  
2021

CAR SALE

OCTOBER 6-8

The graphic features a central illustration of a white car on a road, surrounded by autumn leaves and a sunburst background. The text is arranged in a celebratory, layered format.

### RATES AS LOW AS 0.99%<sup>\*APR</sup> UP TO 60 MONTHS!

Receive car sale loan rates on new purchases from October 1st-8th and refinancing rates the entire month of October!

Join us as we partner with local dealers for our 3<sup>RD</sup> ANNUAL FALL CAR SALE EVENT! We will have our team on site at every branch to assist with questions and financing. The three-day event is happening at our main branch on Highway 280 in Sylacauga! Re-financing available all month long at all locations. Trust us – you don't want to miss this opportunity! Get pre-approved today by calling, visiting us online, or coming by one of our branches.

## NUMEROUS LOCAL DEALERS!



APR = Annual Percentage Rate. Rates as low as 0.99% on new purchases October 1st-8th. Special refinancing rates available all month. All loans subject to credit approval. Rates, terms, and conditions subject to change without notice. Other restrictions may apply. HSCU does not warrant, guarantee, or insure any product or service offered or provided by any dealership. HSCU and participating dealers are separate entities. Contact the Credit Union for further information. Federally Insured by the NCUA.

# A Word from Our CEO

We are so glad to see our members back in our lobbies and out in the communities! We continued to work on this diligently every day even with the rise in cases.

Since early 2020, we have all spent a lot of time trying to figure out our new normal while trying to protect ourselves and those around us from a terrible pandemic. We were so glad to start off our summer season with the opening of our lobbies and a return to face to face service. Of course, that did change the course of business as we all knew it in most every facet of our lives. We are very appreciative of our ever-thoughtful members who help protect us all by wearing masks.

This pandemic brought us all our own set of challenges. We are proud of the positive changes made during that time that allowed us to offer more electronic services to our members adding convenience and ease of use for many. We are happy to keep these changes to continue to make transactions easier for you! Please let us know what we can do to make that easier for you! We want to make it as easy for our members as we possibly can!

We are working hard every day to provide for the needs of our members with great, competitive rates and the products and services too.

We would love to help you refinance, consolidate, and even lower your payments. Just give us a call and let us see how we can help!

*Jamie Payton*



## Credit Card EXTRA AWARDS

**Earn points just by using your  
Heritage South Credit Union Visa credit card.**

**Choose from many redemption options such as Cash Back, Gift Cards and Travel.**

**Redeeming is easy!!**

1. Log in to NetTeller
2. Click on the Awards tab
3. Select your card

Your available points will display, and you can start redeeming your points right away!

\*Based on eligibility. Credit Union membership is required by opening a Share Savings account with a minimum deposit of \$25.00.

## Government Imposter Scams

Federal agencies and employees are not permitted to ask people to wire money for anything. If you receive a call from the Government saying that you have won a prize, or owe fake debt, do not give out any personal or financial information, wire money, or pay for a prize. You can put your number on the national Do Not Call registry to help avoid some of these scams.

## ONLINE Applications

Did you know that you can fill out an online application on our Website. Located under Loan Tab and click "Apply For A Loan". This is a convenient way to apply and one of our Loan Officers will contact you.

# 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 in January 2022. 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 25 members and a maximum of 500 to the credit union's secretary at the following address on or before November 1, 2021: Heritage South Credit Union, P.O. Box 811, Sylacauga, AL 35150.



**Larry Blanchard** has been a member of the credit union for 56 years. He remembers at the age of 16 thinking that Avondale Credit Union was

the only place for his money. Larry's family has been a member of the credit union for 5 generations and financed 25+ vehicles with the credit union. Larry was also a long-time employee of Avondale Mills in the Catherine Plant.



Chairperson **Randall Morris** was employed with Avondale Mills and became a member of the credit union in 1963. Randall

served in various positions for many years and was elected to the Credit Union Board in 1984. Mr. Morris has been a Credit Union Board Member for over 37 years.



**Jim Patton** has been a member of the credit union for over 40 years. He is currently serving his 15th year as a Board Member. With 37 years

of service in various manufacturing positions with Avondale Mills, Mr. Patton brings much diversity to our Board and Credit Union. Mr. Patton spent 10 years at Blue Bell Creameries where he retired as Plant Superintendent responsible for all production functions.

# 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 in January 2022. 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 25 members and a maximum of 500 to the credit union's secretary at the following address on or before November 1, 2021: Heritage South Credit Union, P.O. Box 811, Sylacauga, AL 35150.



**Howard Barnett** is our senior member of our elected officials. Howard joined our Supervisory Committee more than 52 years

ago in 1968. Mr. Barnett is retired from Avondale Mills.



**Jerry Clayton** is a native of Sylacauga. He graduated from Auburn University with a business degree which he utilized working

mostly in Accounting at Avondale Mills for 33 years. Jerry has been a member of the credit union for over 52 years and on the Supervisory Committee for 26 years.



**Rodney Frost** is a long-time member of the Credit Union and was an employee of Avondale Mills for 17 years. He is married to Libby Sawyer and they

have two sons, Tyler and Bailey, and a daughter, Natalie. Tyler and wife Nicole are expecting in June and Bailey and fiancé' Holly have a wedding planned for October. Rodney is the Pastor at Center Hill and Oldfield UM Churches and is a Systems Programmer at Ebsco Industries.





# EMPLOYEES OF THE QUARTER

JULY



**BETH  
CHANCE**

Thank you, Beth, for all of the hard work & time you so will-ingly devote to the credit union. Beth is always there to help train and share her knowledge with other employees & branches. Beth and her frontline staff are also willing to help other branches, when shorthanded or in a bind, if at all possible. Great job leading and organizing the Charity Committee to help contribute back into our communities.

AUGUST



**MELIA  
JOHNSON**

Please help us congratulate Melia Johnson of the Collections Department for earning HSCU's Employee of the Month Award. Melia's performance the last several months has exemplified her hard work, perseverance, and diligence. Management at HSCU appreciates her high-level of proficiency in handling the tasks assigned to her no matter how big or small. Melia has been with HSCU for over three years now and offers an ex-tensive background in assisting members who are in need. Most of her job tasks are completed behind the scenes but remain critical for the overall health of the credit union and its members.

SEPTEMBER



**KEITH  
WELDON**

We can't thank you enough, Keith, for working so hard to get the job done and taking such great care of our members. You are liked by many and LOVED by all. Your relationships with our members definitely shows you are passionate in what you do and do a great job at it. You are definitely an asset to our institution and your dedication is much appreciated.

## Upcoming Events

**Moody Oktoberfest**  
October 2nd

**Alex City Oktoberfest**  
October 9th

**Childersburg Pumpkinfest**  
October 16th

**International Credit Union Day**  
October 21st

**Christmas in the Country**  
November 13th

**Annual Meeting**  
January 2022 (date, place & time TBD)



**INTERNATIONAL CREDIT UNION DAY 2021®**

[cuna.org/icuday](http://cuna.org/icuday) | [#icuday](https://twitter.com/icuday)

SUPPORTED BY  
**HARLAND CLARKE**  
A VERICAST BUSINESS  
**AMERICA'S CREDIT UNIONS** **World Council**

© Credit Union National Association 2021

## Holiday Closings

**Columbus Day**  
Monday, 10/11/2021

**Veteran's Day**  
Thursday, 11/11/2021

**Thanksgiving Day**  
Thursday, 11/25/2021

**Christmas Eve**  
Friday, 12/24/2021 (Closing @ Noon)

**Christmas Day**  
Saturday, 12/25/2021

**New Year's Eve**  
Friday, 12/31/2021 (Closing @ 2PM)

**New Year's Day**  
Saturday, 1/1/2022

# In the COMMUNITY

## CALLIE'S KIDS



Thank you to everyone that donated to our June charity, Callie's Kids. They are based in Talladega. This non profit offers many different programs for children who otherwise, because of the inability to pay or the child's background, may not have been afforded the opportunity. Among other things, they offer scholarships, after school programs, and several weeks of Arts Camp. Callie's Kids is an avenue for kids to become involved in the arts, to develop their self confidence and to encourage creative thinking.

## YARD SALE

Thank you for coming out to shop at our June Yard Sale! It was held at Tallasahatchee First Baptist Church. All proceeds benefited local charities.

## SERVE DAY



We had a great time hosting The Church of the Highlands in July at our Moody branch for a Serve Day car wash! Helping to serve our communities is one of our top priorities!

## SHELBY HUMANE



Thank you to everyone that donated to August's charity! Shelby Humane offers a number of programs to help pet owners and pets. They assist with low-cost spay or neuter for your pets as well as assistance to keep your pet in your home. Whether it be temporary help in purchasing food, cat litter, veterinary care, or comprehensive training plans to address behavior issues in animals, Shelby Humane is available to help.

They offer low-cost vaccine clinics, and in May 2018 they launched Shelby SafePet. This program assists survivors of domestic violence by partnering with organizations for emergency shelter, with veterinarians, and with volunteers to care for animals while survivors find the support they need. Shelby SafePet is of no cost to families until they are reunited with their pets.

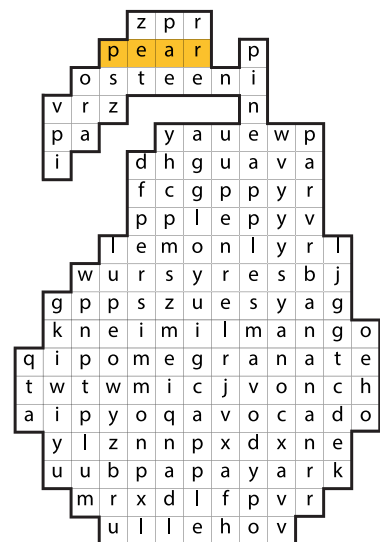
This, along with caring for and adopting dogs, puppies, kittens and cats, is why we chose Shelby Humane as our charity this month. You can go to their website, shelbyhumane.org, for pictures of your next potential four-legged family member and to read more about the many programs Shelby Humane offers.

# KIDS' CORNER



Kids' Club members enjoyed FREE Sno Biz at our Hwy 280 branch on August 6.

## WORD SEARCH PUZZLE



- persimmon
- pomegranate
- pear
- mango
- plum
- pineapple
- banana
- avocado
- guava
- kiwi
- papaya
- lemon
- apple





# TOTALLY FREE Checking

## Why pay for a checking account when you can have one for free?

Unlike other institutions, Heritage South really does have a FREE checking account. There are NO hidden fees, NO monthly fees, and you get access to all of the FREE services listed below, with many other benefits like unlimited check writing, direct deposit, automatic transfers, and much more!

- No Minimum Balance Required
- No Monthly Service Charges
- FREE Buzz Points Debit Card Rewards
- FREE Online Banking and Voice Teller
- FREE Online Bill Pay
- FREE Mobile Teller application
- FREE eStatements and eNotices
- Convenience of Direct Deposit
- Overdraft Protection
- Instant Issue Debit Cards

### With Instant Issue Debit Cards:

Open a new account and walk away with your debit card. Or, if your card is compromised you can get a new card immediately.

*\*Credit Union membership is required by opening a Share Savings account with a minimum deposit of \$25.00.*

FOLLOW US ON:



NMLS  
#712492

ESI

NCUA



### CONTACT US:

Phone: 256-245-4776/Email: [msr@myhscu.com](mailto:msr@myhscu.com)

Or visit us at one of our locations:

Sylacauga – Broadway Ave. / Sylacauga – Hwy 280

Childersburg – Hwy 280

Moody – Moody Parkway

Alexander City - Hwy 280