



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

FALL 2022 NEWSLETTER • [WWW.MYHSCU.COM](http://WWW.MYHSCU.COM)

## HOLIDAY CLOSINGS:

**Columbus Day**

Monday, 10/10/2022

**Veteran's Day**

Friday, 11/11/2022

**Thanksgiving Day**

Thursday, 11/24/2022

**Christmas Eve**

Friday, 12/24/2022 (Closing @ Noon)

**Christmas**

Monday, 12/26/2022

**New Years**

Monday, 1/2/2023 (Closing @ 2PM)

## UPCOMING EVENTS

**Moody Oktoberfest**

Saturday, 10/1/2022

**Alex City Oktoberfest**

Saturday, 10/8/2022

**Childersburg Pumpkinfest**

Saturday, 10/15/2022

**International Credit Union Day**

Thursday, 10/20/2022

**Annual Meeting**

Margie Sanford Center  
CACC Childersburg  
Tuesday, 1/24/2023



OCTOBER 12-14

## SPECIAL CAR SALE RATES & NUMEROUS LOCAL DEALERS!

Join us as we partner with local dealers for our **4<sup>TH</sup> ANNUAL** Fall Car Sale Event. We will have a team onsite to assist with questions and financing. Purchase rates will be available October 1-14. The three-day event is happening at our main office on HWY 280 - but don't forget that we can also help with your auto re-financing needs at any of our five locations from October 1-31. 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.

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# 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 in the COMMUNITY

### Movie in the Park

Blue Bell Park in Sylacauga, August 27



### LifeSouth Blood Drive

280 Branch in Sylacauga, August 11



**THANK  
YOU**  
to those who donated  
to Owen's House!

To learn more about Owen's House, visit [owenshouse.org](http://owenshouse.org)

"Thank you Heritage South 280 Branch, for all the love and supplies for our kiddos. It will all go to great use!!!"





# CONGRATULATIONS TO OUR HOMETOWN HEROES FOR JULY, AUGUST, AND SEPTEMBER!



## Alexander City Area:



### Brandon Bryan, Jr.

Brandon was nominated because of the compassion he shows for others. Brandon truly has a servant's heart and cares deeply for others. His gift became evident when he became an EMT/Firefighter in 2016 for the Alexander City fire department. Brandon has done lots of volunteer work for surrounding fire departments. He enjoys serving and helping others as Jesus did in their time of need. Brandon is a hero in the sense that he puts others before himself.



### Jonathon Florine

Jonathan is a paramedic/fireman in Alexander City. He has been one for over 20 years now. He goes above and beyond for people on his job and truly cares about them and their safety. He will do everything he can to make sure people get the help they need!

## Sylacauga Area:



### Tara Ackles

Tara is Coosa Valley Health Care's Activity Director. She was nominated by Eric Sapp who stated, "She goes above and beyond for the residents at the nursing home. She plans many great activities, such as: bringing the residents to Lake Howard on a fishing trip; having a petting zoo come to the facility; playing bingo and giving out great prizes; doing arts and crafts; taking some of the residents to the Comer Museum & Arts Center; planning cookouts with the staff and residents; [and] having James Spann visit in July. The list goes on and on, but most of all the reason why I am nominating her is because of the hard work she does every day; she has such a connection to all our residents as well as some of their families. To see how thrilled and excited our residents get makes for everyone to have a brighter day, and I want Tara to have a brighter day if elected Hometown Hero."



### Laura Strickland

Our hometown hero for August really goes above and beyond for our hometown! Laura spends countless hours working to promote Sylacauga and to enhance our possibilities. She works early. She works late. She listens to our needs and even just our requests of things we would like to see going on around here. Laura is a true hometown girl that was raised here, owned a business here, raised her family here, and her love for our Sylacauga shows in all that she does. She orchestrates bringing family events to town like the fireworks show, local shopping, downtown events, and much more. Thank you, Laura, for working so hard to promote our town and bringing business and events back home.

**Nominate your Hometown Hero TODAY at [B101wfeb.com](http://B101wfeb.com)!**

# 10 GENERAL TIPS FOR AVOID A SCAM

1

**Never send money** to someone you have never met face-to-face.



2

**Don't click on links or open attachments** in unsolicited email or text messages.

3

**Don't believe everything you see or read.**

Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean it is. Even Caller ID can be faked.

4

**Take precautions when making online purchases.**

**Don't shop on price alone.** Scammers offer hard-to-find products at great prices.

**Don't buy online unless the transaction is secure.** Make sure the website has "https" in the URL (the extra s is for "secure") and a small lock icon on the address bar. Even then the site could be shady. Research the company first at BBB.org

**Avoid making quick purchases while browsing social media.** Scammers advertise websites that offer great deals, but either don't deliver the product at all or deliver counterfeit products.

**Do more research** on those products you found via online search.

5

Be extremely cautious when dealing with **anyone you've met online.**



6

**Never share personally identifiable information** with someone who has contacted you unsolicited.

7

**Don't be pressured** to act immediately.



8

**Use secure, traceable transactions** when making payments for goods, services, taxes, and debts.

9

Whenever possible, work with businesses that have **proper identification, licensing, and insurance.**

10

Be cautious about **what you share on social media.**



Learn more at [BBB.org/AvoidScams](https://www.bbb.org/avoidscams)

## 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 2023. 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, 2022: Heritage South Credit Union, P.O. Box 811, Sylacauga, AL 35150.



### Wayne Sayers

was born in Sylacauga. He graduated from Jacksonville State University in 1975. He lives in Sylacauga and is married to Nancy and together

they have two children and six grandchildren. Mr. Sayers is retired and works part-time for the City of Sylacauga as a Building Inspector. He served on the Supervisory Committee for 10 years and has served as a Board member for 6 years. He has been a member of the Credit Union for 21 years.



### Ondi Turner

has been a member of Heritage South Credit Union since 2012. She was born and raised in Smiths Station, Alabama and graduated from

Auburn University with a degree in Art. Her husband's grandfather, W.A. Turner, was the Vice President of Manufacturing at Avondale in the 50s and 60s. She is the co-owner of Turner Auto & Body. Turner Auto & Body became a member of HSCU in 2016. She currently resides in Tallapoosa County.



# EMPLOYEES OF THE QUARTER

AUGUST



JULY



DEDE  
GILDER

Dede is doing a great job in her position as Head Teller. She is patient and with her quiet confidence, she sets a great example for the whole team. She's dedicated and dependable. She also strives to do the very best for our members; giving them service with a smile. Thank you Dede for all you do!! Your hard work is much appreciated!

ENTIRE  
ACCOUNTING  
DEPARTMENT

Please help us congratulate the entire Accounting Department for being selected as Employees of the Month. The department was shorthanded for most of the summer months and each of you ladies picked up the slack when their coworkers were out of the office.

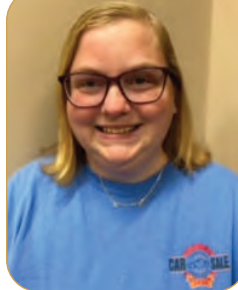
**CAROLYN BIVIN** has done a great job learning tasks that are new to her, which has really helped this summer.

**CRYSTAL GARDNER** did awesome assisting with Kids' Blast, as well as collecting the majority of information requested by our auditors.

**PENNY ROGERS** has done an amazing job assisting with a variety of issues this summer, and is currently gathering information for our yearly ACH audit.

**KRISTI THOMPSON** has been continuing her compliance training, and has done a spectacular job staying on top of her accounting duties.

SEPTEMBER



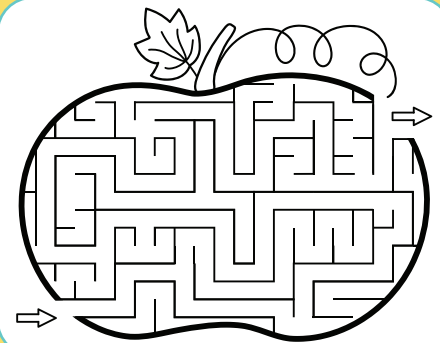
KRISTINA  
YATES

Kristina has been a teller with Heritage South for just a few months. Her attitude, dedication, and willingness to learn has been outstanding. Thank you for stepping up on the teller line and taking care of the members. We are grateful to have you as a part of our team. Your hard work is appreciated. Keep up the good work!

## KIDS' CORNER



HOW MANY?



Hello Autumn  
word search

Words may be horizontal, vertical  
and diagonal.

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

APPLES  
SWEATER  
RAIN  
THANKSGIVING

FALL  
LEAVES  
AUTUMN  
HARVEST

FOOTBALL  
CORN  
BOOTS  
TURKEY

NOVEMBER  
PUMPKIN  
RAKE  
SUNFLOWER



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**GIVING**

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**CONTACT US:**

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Childersburg – Hwy 280  
Moody – Moody Parkway  
Alexander City - Hwy 280