



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SUMMER 2019 NEWSLETTER • WWW.MYHSCU.COM

SAY HELLO to Summer!



Don't miss out on making memories this summer.

Beach vacation. Mountain vacation. Vegas vacation. Staycation. Whatever your vacation or summer style is, enjoy it with our Summer Loan. Apply online or at your local HSCU branch today!

Find more information at:
www.myhscu.com/summerfun

**Kid's Blast 2019
Coming Soon!**

**Join Kid's Club today so
you don't miss out.**

Your child's social security card and a \$5 deposit are all that is required. Visit your local branch for more information.



**BUMP UP
YOUR SAVINGS!**

**HSCU is now
offering a 13-month
CD special at**

**2.75%
APR**

This offer comes with a one-time **BUMP RATE OFFER** with the following restrictions:

- Bumps renew as a 36-month unless member indicates otherwise
- Bump is only available after the first 6-month period
- Bump is initiated by written member verification
- Bump rate is the currently effective rate of the closest or same term, no matching
- Bump is not retroactive, but from the date of bump

*Limited time offer APY of 2.79% APY(s)-Annual Percentage Yield(s). New money deposits only, with the exception of a HSCU term share certificate that is maturing. Minimum of \$1000 opening deposit. Once during the term of the 13 month certificate the Bump rate will match the rate currently in effect at the time bump option is exercised for a closest or same term certificate. Unless you indicate otherwise, at the time of maturity, the certificate will be reinvested in the fixed-rate 36 month certificate in effect at that time. Personal accounts only. Rates, terms and availability are subject to change. Early withdrawal penalties apply and may reduce earnings. Federally insured by NCUA.

EFT – Electronic Funds Transfer

Are you struggling to remember when your loan payments are due or does your work schedule not allow you time to get by one of our branch locations to make your payments? Are you planning a vacation this summer and don't want to worry about the hassle of getting your payments in on time? Guess what? No more excuses for missed or past due loan payments.

Let us tell you about a service we offer that will take the worry of late payments away - EFT: electronic funds transfer.

An EFT is an electronic transfer of funds from one account to another or from your shared account to your loan(s), without ever having to step foot in the financial institution.

We at HSCU encourage you to set up EFTs for your loan payments. This ensures your payments are made on time, each and every time.

How EFTs work:

Electronic funds transfer payments are processed through the ACH (automatic clearing house) network. Once your deposit hits your account, the funds transfer immediately from the deposit and are automatically applied to your loan – when you get paid, your payments get made! EFTs are set to the frequency of your direct deposit, which makes it easy for you to know the date the payment is processed. You are now able to sign in to home banking and automate your own scheduled transfer.

If an EFT would make your life easier, please contact one of our loan officers or someone in the collections department and we will be glad to get your payments transferring today!

*If you are signed up for home banking, you are now able to automate your own scheduled transfers. Contact a member service representative for details on setting this up.



2019 Claude Sawyer Scholarship Recipient: Allison Tilley

Congratulations to the 2019 Claude Sawyer Memorial Scholarship recipient, Miss Allison Tilley. Allison is a graduate of Benjamin Russell High School in Alexander City, Alabama. She was a business editor for the BRHS yearbook from 2016 to 2018 and completed the Wildcat Community Service Challenge in her time at Benjamin Russell High School. Her volunteer experience included Chapman's Nursing Home, Alexander City Nutrition Center, Lake Martin Animal Shelter, Kellyton Baptist Church Vacation Bible School, and Ringing Bell for Salvation Army.

Miss Tilley plans on attending Central Alabama Community College in the Fall. Miss Tilley looks forward to a career in Physical Therapy considering her passion of helping people. She envisions herself in 10 years at a hospital or a high school working as an athletic trainer or physical therapist.

The Board of Directors and staff of Heritage South Credit Union wish her luck in all her future endeavors.

SE CUNA Management School

Heritage South Credit Union is pleased to announce that April Morris, who currently serves as Security Officer/Branch Manager and Lindsey Marlow, who serves as Chief Operating Officer, recently graduated from the Southeast CUNA Management School. Graduation from the Southeast CUNA Management School is recognized throughout the credit union industry as a prestigious mark of achievement.

Over the course of this three-year program, April and Lindsey received advanced academic instruction on a variety of topics including management, leadership, and financial analysis. Successful completion of the program also required that April and Lindsey apply the knowledge they gained from the on-site sessions to projects that required strategic analysis of the credit union and research of relevant issues facing the credit union industry. The two of them also participated in a group research project and developed a 20+ page whitepaper on The Effects of Generational Diversity within the Workplace. They also participated in a group presentation on this topic, sharing the insights their team learned with peers.

April and Lindsey's team whitepaper presentation placed top in class as the 2018 Best 3rd Year White Paper Presentation.

For more information on the Southeast CUNA Management School, visit www.srcus.org/management.





Member SECURITY Center

Description of Services

ID Cyber Watch Report: ID Cyber Watch subscribers have the ability to submit the following elements to be monitored:

- One Social Security Number
- Five Financial Institution Accounts
- Five Credit/Debit Cards
- One Drivers' License
- Two Email Addresses
- Two Medical IDs
- One Passport
- Two Phone Numbers

Sex Offender Report provides a report of all registered Sex Offenders living within a defined radius of a user's zip code, and alerts the user when a new Sex Offender is added. It also notifies users if a Sex Offender fraudulently registers using his or her identity elements.

Change of Address Report reports if an individual's mail has been redirected through the US Postal Service.

Social Security Trace Report provides users with a report of all names and aliases associated with their SSN, and notifies them if a new one is added.

Credit File Authentication

Score Tracker is a month-after-month graph that provides subscriber's with insights into their credit score. Each month, subscriber's will see how their credit scores change over time, along with score factors that provide insight into what events may have caused their specific credit score to change at a certain point in time.

Court Records Report tracks municipal court systems and alerts users if a criminal act is committed under their names in real time.

Non-Credit or "Pay-Day" Loan Report alerts users if a Payday loan has been opened using an element of their identity.

Self-Service Identity Restoration gives customers step-by-step instructions for repairing and restoring a compromised identity.

Full-Service Identity Restoration includes:

- A certified identity theft restoration specialist assigned to identity fraud victims to provide full-service identity restoration over the duration of the case
- Use of a specialized limited power of attorney to work on the subscriber's behalf to restore the identity case, which frees them from that burden
- Interactive dispute letters to creditors and government agencies
- Interactive dispute letters to credit bureaus
- Interactive identity theft affidavit

Identity Theft Insurance covers costs associated with identity restoration for up to \$1M with \$0 deductible. *Insurance is only included in Gold and Platinum Member Protection Packages.

Lost Wallet assists members in quickly and effectively terminating and re-ordering wallet contents. Users are not required to pre-register wallet contents before using this service.

Basic Member Protection Package	Gold Member Protection Package	Platinum Member Protection Package
\$1.95/Mo	\$3.95/Mo	\$12.95/Mo
Get Started Today!	Get Started Today!	Get Started Today!
1 Social Security Number	1 Social Security Number	1 Social Security Number
5 Debit/Credit Card	5 Debit/Credit Card	5 Debit/Credit Card
5 Financial Institution Accounts	5 Financial Institution Accounts	5 Financial Institution Accounts
1 Drivers' License	1 Drivers' License	1 Drivers' License
2 Email Addresses	2 Email Addresses	2 Email Addresses
2 Medical IDs	2 Medical IDs	2 Medical IDs
1 Passport	1 Passport	1 Passport
2 Phone Numbers	2 Phone Numbers	2 Phone Numbers
Full Service Restoration	Sex Offender Report	Sex Offender Report
	Change of Address Report	Change of Address Report
	Social Security Trace Report	Social Security Trace Report
	Full Service Restoration	Full Service Restoration
	Insurance - \$1M, \$0 Deductible	Insurance - \$1M, \$0 Deductible
		Credit File Authentication (1-time for Credit Products)
		Single Bureau Credit Report. (1 report annually)
		1-Bureau Score
		Court/Criminal Report
		Pay Day Loan Monitoring

Please visit www.membersecuritycenter.com for more information or to sign up today!

COME SEE US ON 280

The employees of the 280 branch of Heritage South are excited and ready to assist you with all of your financial needs. Each of our employees strive to give outstanding member service while maintaining accuracy. Taking care of you is our priority. Each of the smiling faces that await you at the 280 branch will treat you like family. It's our goal to get to know each face and each name and hope you will remember ours as well.

Whether you have concerns about your account or just have a simple question, we want you to know that your concerns are ours! Just like family, we will talk through your situation to find the best solution.

We look forward to your visits with us and appreciate the opportunity that you allow us to take care of your financial needs. It is our privilege to help you select the products and services that are best for you. Whether it is a CD, or free interest-bearing checking account, a mortgage loan, or just adding services to your existing account such as; online banking, mobile teller, buzzpoints, or even a convenience like mobile deposit. We have got you covered.

Come by the 280 branch and see what being a part of our credit union family is all about. We look forward to seeing you!



Beth Chance
Branch Manager



Janice Beasley
Member Services Rep



Dartia Cook
Member Services Rep



Kelley King
Teller



Ryan Pugh
Teller



Jaycie Smith
Teller



Allyson Strickland
Teller



Dalton Anderson
Summer Intern



Matt Reed
Summer Intern

Call Center Member AUTHENTICATION

At Heritage South, it is very important for us to handle the needs of our members, but it's also important that we know who they are. To help protect our members from fraud and identity theft, our call center has been and will be implementing additional security questions to verify the identity of our members. Social security numbers and mothers' maiden names are no longer enough verification!

Thieves come up with very creative ways to steal someone's identity. Using very limited information, a thief can get even more information about an individual. A few examples are credit card theft, unsecure websites, hacking, skimming, dumpster diving, and mail theft. Once your information is stolen, it will likely be listed for sale on the dark web. This will allow other thieves the option to purchase credit/debit cards with your account information and their name printed on the actual card.

Call centers are now under attack and have become a primary source for thieves looking to take over consumer accounts. It is our duty to protect our members and take reasonable steps to confirm the identity of a telephone caller before discussing and handling personal account information.

Additional verification questions may include:

- Email Address
- Additional phone numbers
- Last payment amount
- Last deposit amount

Please be prepared to provide the additional information requested.

Happy Customers at our 2019 Car Sale!

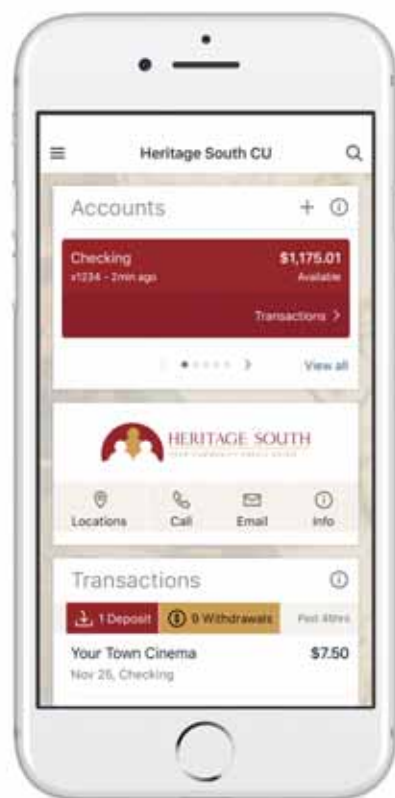
"We waited until HSCU's car sale to get the best rate around. We are so excited to save over \$500 each year!"

– Zach B., Alexander City



More Than Just Low Rates with HERITAGE SOUTH Home Loans

Introducing our new app!



Touch ID or PIN authentication

Easily and securely log in using fingerprint or a personal identification number.

View balances and account activity

Search for transactions, add a note or an image, and filter by tags. Understand your activity and find what you're looking for—fast.

Make mobile deposits using your camera

Deposit checks into qualified accounts using the mobile remote deposit feature.

Mobile bill pay and person-to-person payments

Pay bills or send money to friends and family quickly and securely.

Transfer funds

Effortlessly initiate one-time, future date or repeating transfers.

Personalize your app

Arrange the app's features in a way that makes the most sense to you—customize the app on a per-device basis and move things around however you like.

Branch and ATM locations

Find the nearest ATM or locate a branch using your current location.



Great rates - fixed & variable
Reasonable closing costs
Local expertise and loan servicing

Download the app.



Call One of our Loan Officers at Your Local Branch!

Heritage South GIVES BACK



HSCU was happy to give back to the community by donating to the local animal shelter.



HSCU helped stock the shelves at Care House in Sylacauga.



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

CONTACT US:

Phone: 256-245-4776/Email: 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