



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SUMMER 2020 NEWSLETTER • WWW.MYHSCU.COM

**ADDITIONAL
SERVICES**
offered through
our drive-thru:

Service Center Transactions

Money Orders

Cashier's Checks

Cash Advances

Opening New Accounts

HOLIDAY CLOSINGS:

Labor Day

Monday, 9/7/20

Columbus Day

Monday, 10/12/20



**More Than
Just Low
Rates**

with

**HERITAGE SOUTH
HOME LOANS**

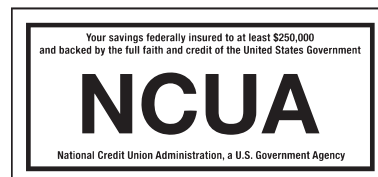
Great rates – fixed & variable
Reasonable closing costs
Local expertise and loan servicing

**Call One of Our
Loan Officers
at Your Local
Branch!**

www.myhscu.com • 256.245.4776

Sylacauga • Childersburg • Moody • Alexander City

NLMS# 712492



2020
Claude Sawyer
Scholarship
Recipient:

MYKIA
KEITH

Help us
congratulate
Mykia Keith,
recipient of
the 2020
Claude Sawyer
Memorial
Scholarship.



The proud daughter of Ben and Renae Keith, Ms. Keith is a native of Alpine, Alabama and a 2020 graduate of Winterboro High School. Ms. Keith plans to pursue a medical degree to become a doctor so that she can one day help save lives.

Ms. Keith is very involved in community and civic organizations such as the community Easter Egg hunt, Kingston Missionary Baptist Church's food drive, Talladega Chamber of Commerce, Winterboro High School Tutor, NAACP Freedom Fund Banquet and the Martin Luther King Jr. Unity Breakfast. Ms. Keith was very academically accomplished at Winterboro High School and was involved in numerous student and school organizations.

We wish Ms. Keith the best in all her future endeavors and we look forward to seeing her fulfill her dreams.



A MESSAGE from our CEO

As we try to make our way through these uncertain times, the staff of Heritage South would like to extend our most sincere gratitude and thanks to "our Members." Heritage South is here for you during COVID-19 and has been working hard to meet every need possible for our Members during such uncertain times. Our Members are amazing! There have been times that lines have been long or we had to be creative to find a new way to accomplish what you need. We appreciate your kindness and courtesies as we all try to figure out the new normal.

We are working diligently every day to implement new way to safely serve our Members. We have doubled the size of our call center to ensure that your calls are answered in a timely fashion and that you get the answers and assistance that you need. We encourage you to call and speak with our staff for any of your needs.

We are doing electronic documents to allow you to still get the loans you need as well as all other services. We have implemented debit card creation and delivery in our drive-thru at most locations. We have enabled chat features on our website and messaging system in our mobile app. You can also contact us through NetTeller from your desktop login. If you feel that you need to visit a branch for service, give us a call so we can arrange the services desired. We will do everything possible to keep you from having to travel.

Are you feeling the pressure of reduction of hours or loss of job? We have staff Members prepared to assist you to find the best way to assist you to stay current on your payments. If you are feeling the strain, please give us a call and let us see how we can help you!

Safety and health of our Members and staff is one of our highest priorities! Please bear with us as it comes time to re-open the economy. We will do all we can to continue offering your excellent service while social distancing appropriately.

Jamie Payton
CEO, Heritage South Credit Union

Ready to make the switch to Heritage South Credit Union?

We make it easy to make the switch to HSCU! Become a member today, and then use our **Switch Kit** to follow these simple steps to move your accounts to HSCU.

Open your new account. You can open your account online, or you can visit any of our branches. Get a head start by downloading and printing a membership application.

Switch your automatic transactions. For a smooth transfer of transactions from your previous financial institution to HSCU, print off and complete the Switch Kit on our website (MyHSCU.com → Resources → Applications & Forms → Switch Kit) and bring it along with your Driver's License and SS Card to your local branch.

Close your old account(s). Verify that all scheduled payments, checks, and card transactions have cleared before you close.

Enjoy your new account! We're thrilled to have you as a member!

Need help completing the forms? Visit your local branch or call our Member Service Center at 256-245-4776, and we'll be glad to assist you!

GET TO KNOW OUR LOAN OFFICERS

Proudly Serving at Your Local HSCU Branch



Sheila Clary
Mortgage Loan Processor

My name is Sheila Clary. I am the mortgage loan processor for Heritage South Credit Union. I have been in the banking industry for over 23

years. I love the challenge of working on real estate applications because no two days are the same. It is a fast-paced, ever-changing, challenging position, but I love being able to help my local community. I was a member long before I became an employee five years ago. I am a Pennsylvania native but have spent most of my life in Sylacauga, Alabama. I have been happily married to my husband Ricky for 33 years – we own a local electrical business, so when I am not busy making home ownership a quick and seamless process for our Members you can find me working at Clary Electrical Services. We have two wonderful, grown children and when I am not working at one of my two jobs, you will find me at the ball field with the grands, at a concert, or traveling the US.



Brent Earnest
Branch Manager
(Moody) and Loan
Officer

My name is Brent Earnest and I am the Branch Manager and Loan Officer for HSCU

Moody Branch. I am married to Cara and we have two beautiful girls, Ava Kate (3) and Addison (5). I took this opportunity with Heritage South because I love the community in which I live and I get to help my town by helping people reach their financial and lifestyle goals. Please reach out to us at Moody. We are here to serve.



Melody Haynes
Branch Manager
(Childersburg) and
Loan Officer

I'm Melody Haynes. I started working at HSCU in 2008, and I came here with a background

in real estate lending. My favorite thing about my job is our Members. I love having the interaction I have with our Members daily, even when I'm in town taking care of personal business. My favorite activities outside of work are outdoor activities. I love all aspects of lake life, and I also love hiking, kayaking, and biking.



Adam Keeton
Senior Loan Officer

I have been a part of the HSCU Loan Department since 2006. Prior to starting my career at Heritage South, I attended Auburn

University where I received a bachelor's degree in finance. During my time here, I have completed certifications in financial counseling and commercial lending. I'm glad to be part of the HSCU team.



April Morris
Branch Manager
(Broadway) and
Loan Officer

Hi, I'm April Morris. My financial career started as a sixteen-year-old co-op student at a local

bank. Through on-site training, I moved into different progressive roles within the banking industry. During those years, my dad, an

Avondale guy, kept asking, "When are you going to go to work for MY credit union?" The sense of pride that he showed for his institution sparked my interest. Fast forward, and now I am into my ninth year with Heritage South Credit Union. I currently serve as the Branch Manager of our Broadway location. My days contain a variety of tasks, but the love I have for helping my Members is still at the root of them all. The credit union motto is "People Helping People", so no matter what you might need help with — member service issues, new accounts, consumer loan, business lending or mortgage lending — just reach out and I will be happy to assist you.



Ashley Patterson
Branch Manager
(Alex City) and
Loan Officer

My name is Ashley. I'm the Branch Manager in Alexander City. Originally from the UK, I have

called Alabama home for 18 years. I love spending my summers on the lake with my husband of 13 years, Daniel. I also enjoy road trips and traveling as much as I can. I'm excited to continue to help grow HSCU with my team in the Lake Martin community.



Cindy Smith
Loan Officer

Hi, I'm Cindy Smith. I am a lifelong resident of Sylacauga. I have been married for 23 years to my husband David. We have two daughters,

one grandson and will be expecting our second grandson soon. I started my financial career 27 years ago at a local

bank where I had several roles. I worked in the Teller Department, Member Services, and was Head Teller there. In 2005, I started my career with Heritage South Credit Union. I have also worked in different roles at Heritage South Credit Union. I have had the opportunity to work in the Teller Department, Head Teller, Member Services, Branch Manager and I moved into the Loan Department in 2014 as a Loan Officer. I am glad to help our Members at any time with any of their lending needs. We strive to provide the best products and services for our Members. I am very thankful to work at a wonderful credit union.



Tangee Watts
Loan Processor and Indirect Lender

Hey, I'm Tangee Watts. I grew up in Childersburg and have been married to my husband Jamie for 23 years. We have two children, Dalton and Tess. I've worked in banking for roughly 24 years and have been at Heritage South for 18 of those. Over the years I've cross-trained and worked in many departments and have gained tons of knowledge to better assist our Members and my coworkers. I'm currently working in the Loan Department as a loan processor and indirect lender.



Anna Tyler
Chief Lending Officer

I'm Anna Tyler, Chief Lending Officer with Heritage South Credit Union, and I am located at the Main Office on Highway 280 in Sylacauga. I have over 31 years of experience in various aspects of meeting financial needs for Sylacauga and the surrounding areas. I love working with people and helping them meet their goals, whether it is to purchase a new home, refinance an existing home or another lending need. I was born and raised in Sylacauga and very thankful to have grown up in such a great city and to have the opportunity to work in the area as well. I firmly believe in trying to give back to our community in ways that I hope to contribute in making a difference. I've been happily married to Patrick Tyler for 30 years and have two grown children and three grandchildren. I love working with our Members and invite everyone to please come see me at the Main Office. I want to continue a long-lasting relationship to meet your needs that I know Heritage South Credit Union can deliver.



Keith Weldon
Senior Loan Officer

I have been in the finance business for 38 years, and sixteen of those have been with Heritage South. I've been married for 37 years with two boys, a daughter-in-law, and two beautiful granddaughters. I've been very fortunate to help fulfill the needs of our Members through loans or other services we provide.



Jessica Vincent
Loan Processor

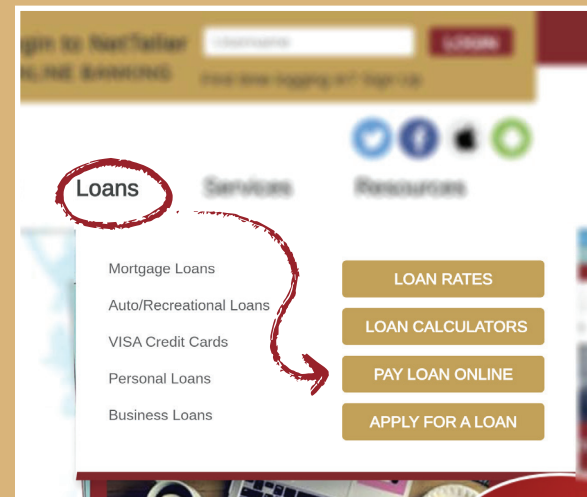
Hi, I'm Jessica Vincent. I currently work in the Loan Department as a loan processor at the 280 location. In July, I will have been with Heritage South for seven years. I love my job at HSCU and I love to be able to help our Members. We strive to create and deliver quality financial products and services to our Members and are happy to help with any of your financial needs. If you need help with any of our services or products, please let me know and I will be happy to assist you.



Welcome our Newest Board Member!

Jimmy Morgan was raised in Sylacauga where he attended school and graduated from Sylacauga High in 1979. He earned a BS in Marketing and Management from Jacksonville State University in 1984. Jimmy worked for Avondale Mills while attending school; he is currently employed by Alfa Insurance Company with 27 years of service. Jimmy attends Knollwood Presbyterian Church where he serves as an Elder. He is married to Joetta and has two children: daughter Stacey Jones (married to Ethan Jones) and son Jake Morgan. He is also the proud grandfather of Stacey's son, James.

A NEW WAY to make loan payments.



We are very excited to announce that we now have an online payment option!

From myhscu.com select loans then drop down to "Pay Loan Online." This allows the use of debit cards to make your payments! Processing fee will apply. Please contact us for more information.

Take Full Control of Your Cards with MyCardRules™

CONTROL ALL OF YOUR CARDS RIGHT FROM YOUR MOBILE DEVICE.

What is MyCardRules?

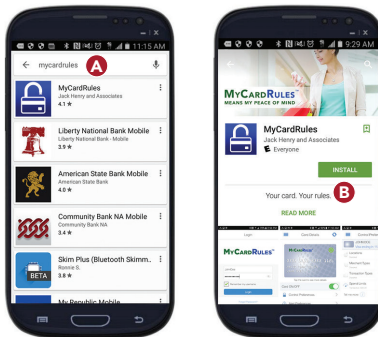
MyCardRules is an easy-to-use mobile app that lets you put all kinds of different controls on your debit, credit, or ATM cards.

So, you can manage all of your card transactions right from your mobile device. You get complete control of how, when, where — and WHO uses your cards. Plus, being in control of spending and usage gives you another layer of security — and a little extra peace of mind.



How Do I Get Started?

The first step is to download the MyCardRules app. The app is available through Google Play™ if you are using an Android Phone and the App Store™ if you are using an iPhone. In the search box, type “MyCardRules” and look for the MyCardRules icon (A). Select and click either “INSTALL” or “GET”, depending on your device (B).



After you download MyCardRules:

Select “New User” and simply enter your card informations. You’ll need to provide:

- Your card number
- The expiration date
- Security code (back of your card)
- A username and password

Then you can set controls and alerts on all your cards. For example, you can:

- Turn your card on or off
- Set spending limits based on a certain dollar amount, transaction type or merchant type
- Get instant alerts when a card is being used for certain types of transactions (i.e., when the card is declined)
- Choose a specific region where the card can be used or restrict usage based on your mobile device’s location
- Set parental controls and monitoring
- Share your card with dependent cardholders; once they register your card, they can start using it, but only within the limits you have set for them

Best of all, managing your cards with MyCardRules is safe and secure. Your account is password-protected and highly encrypted.

Get the MyCardRules app from the App Store™ or Google Play™ today.

Whatever Your Lending Needs, HSCU IS HERE FOR YOU

Heritage South Credit Union takes pride in offering our Members lending products to meet their needs from Signature Loans, Automobile Loans, Boats, Travel Trailers, Credit Cards to Real Estate and much more. Each of these products offer great terms and rates and we continue to look at additional products to service your needs.

We have **Share Secured Loans** that you can borrow against your own money. You continue earning interest on your deposit account and pay a rate of 2.50% over this rate on the loan. This is a great way to either establish credit or encourage repayment instead of just withdrawing from your account.

We offer **Real Estate Loans** as well from Fixed rates to Variable and would love to help you with the process of either buying or refinancing. Our HELOCs are a great product that would help you with home improvements, debt consolidation or any expense that you might have.

We offer so many ways that you can apply for a loan. You can apply at any of our Branch locations. Also, our website has a feature where you can fill out an online application and will be reviewed ASAP by one of our lenders or you can call one of our Loan Officers to get the process started.

If you ever have any questions or need to speak with someone concerning a loan, please call myself or anyone of our Loan Officers. We have a great team and would love to work with you!

SHARE Savings Account



Saving money is an important first step on your journey to a healthy financial future.

While it may seem difficult to save at first, if you make a habit of putting a little money aside with each paycheck, you'll be surprised at how easy it is to accumulate a substantial amount.

Utilize your Share Savings Account with the tips listed below:

- Use our Direct Deposit and Payroll Automation services to deposit money directly into your savings account.
- Save all loose change in a piggy bank. When it is full you can roll the coins up and bring them in to deposit into your savings account.
- Deposit bonus, income tax refunds, or any extra cash you receive.
- As you pay off debt, keep making those payments, but deposit them into your savings account instead.

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

**Membership at
Heritage South
Credit Union**

**is established by opening
a Share Savings Account
with as little as \$25.00.**

**FOLLOW
US ON:**



NMLS
#712492

ESI

NCUA
Member Since 1965

EQUAL HOUSING
LENDER

CO-OP



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