

HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SUMMER 2022 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY CLOSINGS:

Independence Day
Monday, 7/4/22

Labor Day
Monday, 9/5/22

WE ARE GROWING!



Please pardon our progress behind our Hwy 280 Sylacauga office! We have started construction on our new Data Center to provide better space for growth and serving our members. Watch for more updates as we progress.



Get approved today for a summer loan at myhscu.com/summerfun

TELL US YOUR TRAVEL DATES!

Summer is upon us and so is vacation time. While making your vacation plans, don't forget to contact Heritage South with your travel dates. This will help ensure your debit card will work while you are out enjoying a nice, relaxing vacation.

2022 SCHOLARSHIP WINNERS



James H. Morgan Memorial Scholarship

HSCU is honored to award an established scholarship annually in the memory of James H. Morgan.

Our second recipient of the James H. Morgan Memorial Scholarship is Maria Hughes from Sylacauga High School. Maria served as president of SkillsUSA and was a member of the National Honor Society, Photography Club and Interclub. She plans to obtain an Associates Degree in Business from CACC before transferring to Troy University to study law and become an attorney. Maria has one younger brother and one older sister. In her free time, she enjoys practicing martial arts and gymnastics, going to the gym, and hanging out with friends. She is so excited to start her new journey as a high school graduate and move onto a new chapter of her life.

Claude Sawyer Memorial Scholarship

Heritage South Credit Union is proud to award the 2022 Claude Sawyer Scholarship to **Julio Cesar Martinez-Rosiles** of Childersburg, AL. He is the son of Olivia Rosiles Avila. During his time at Childersburg High School, he was involved in several extracurricular activities including soccer, the Mu Alpha Theta Club and the National Beta Club. He was also listed on the A-B Honor Roll for 2020-2021. When asked, the reason he deserves this scholarship, he stated, "I desire this scholarship because it will help me cover the costs of going to college and achieve my dream of getting a degree in Welding. The reason I chose Welding as my career is that I truly enjoy doing it and with this scholarship, it will help me achieve it. The expectations of college I have, is that it is harder than high school and I'm already taking classes at Central Alabama Community College and I am not afraid of the classes anymore". He also stated, "In ten years, I see myself doing what I love which is welding for a company and making good money from it". We at HSCU congratulate you on this achievement and look forward to seeing what the future holds for you.

BBB Tip: SCHOLARSHIP SCAMS

For students struggling to pay tuition, a sudden offer of a grant or scholarship can look like a dream come true. But it could be bait for a scam. This con hooks victims with the promise of money, but upfront "fees" never actually materialize into those much-needed funds. In a more recent twist, these scammers claim to help with student loan forgiveness. Better Business Bureau (BBB) recommends caution when dealing with companies that offer assistance in finding financial aid opportunities. Students and their families should be wary of websites, seminars, or other schemes that promise to find scholarships, grants, or financial aid packages for a fee.

How the Scam Works:

Scammers typically claim to represent the government, a university, or a nonprofit organization. The details vary, but the con is the same. Using words like "National" and "Federal" to sound more official, the scammer will pose as a financial aid representative. They claim you have won a scholarship or a grant (without ever applying) and ask for payment of a one-time "processing fee." In another version, the scammer pressures you into applying for a "guaranteed" scholarship or grant. However, there is a fee to apply. Once the fee is paid, time goes by and the money is never sent. When attempting to contact a representative, it is quickly discovered, the company has set so many conditions that it is almost impossible to receive a refund.

In yet another variation, a check arrives for the scholarship and instructions are included to send back payment for taxes or fees. The check turns out to be a fake, and you're out whatever money was sent.

Legitimate companies are helping students find aid with some results. However, students and parents usually can find the same awards and others on their own by searching online. Prospective college financial aid office can help, as well, especially if it is a college the student is seriously considering attending.

Tips to Spot this Scam:

It is generally free to apply for scholarships.

- In the U.S., More information is available online at studentaid.gov for the different financial aid options. Even if you don't think you qualify for financial aid, review the options on the Federal Student Aid website as many colleges and universities use it for non-need-based awards.
- Beware of unsolicited offers. Typically, it's not possible to win a scholarship or grant that wasn't applied for. Ask how the organization got your name, information, contact, and then verify it with the source outside of the email, phone number or website they contacted you.
- Take your time. Avoid being rushed or pushed into paying for help at a seminar. Use caution if a representative urges you to buy now to avoid losing an opportunity.
- Ask lots of questions. Be cautious if a company is reluctant to answer questions about the service or the process. If the company or seminar representative is evasive, walk away.
- Ask your guidance counselor or a college financial aid office whether they have experience with the company.
- Be skeptical of glowing success stories touted on websites or at seminars. Ask instead for the names of families in your community who have used the service in the last year. Talk to them and find out about their experience with the firm.
- Ask about fees associated with a professional financial aid search and find out if the company provides refunds. Get the information in writing, but realize the dishonest companies may refuse to provide refunds despite stated policies.
- Be aware that a check can bounce even after the bank allows the withdrawal of cash from the deposit. Check processing is a confusing business, as is the terminology. Even if a bank representative says that a check has "cleared" it is not certain that it won't be detected as a fake weeks later. One thing the account holder can be sure of is that they will be responsible for any funds drawn against the amount.



CONGRATULATIONS TO OUR HOMETOWN HEROES FOR APRIL, MAY, AND JUNE!



April, Alexander City: Leigh Cassiano

Leigh was nominated by Susan Vickers who said "It's her huge, giving heart, and her love for her community that sets her apart. Leigh, previously, worked for the Tallapoosa County Sheriff's Department. Currently, She owns her own business, and is the best bondswoman around! This affords her the opportunity to give and help people.

She came from humble beginnings and understands what it is to be in need. Leigh has fed many families, purchased Christmas gifts for parents to give their children, paid utility bills, help find people shelter, taken people places where they need to go because they didn't have transportation, given money, spends quality time with the elderly, and countless other acts of kindness.



April, Sylacauga Area: Jim and Linda Jones

Jim and Linda Jones hadn't planned to work six or more days each week in sharing. During their careers in nursing, Jim and Linda cared for thousands of sick people around the world on several continents. Serving professionally daily at home, they used up to a month each year to share their talents in Honduras, Dominican Republic, Brazil, Thailand, Vietnam, Kenya and the United States. Over the past twenty years they shared the name of Jesus and their skills in anesthesia and surgical nursing with many. As they went they saw a common thread in all the nations. Hunger is a nagging sore on the face of the earth. Food is controlled like money by the greedy rich of the world. ACFS is a 501c3 IRS

approved organization and a tax deductible charitable organization in the State of Alabama. www.alabamachildhoodfood.com. 256-208-6463.



May, Alexander City Area: William Bradberry and Archi Thunder

William is a local deputy sheriff and his K9 partner are the key team that William started from an idea to now the K9 program for Coosa County Alabama. They have played a vital role in getting several horrible criminals off the streets of Coosa County and in the short time that they have been together and helped with surrounding areas as well. They are both new to the program and are doing well.

They are constantly going to training sessions and are eager to improve what they've already learned. They are hardworking and have a drive to rid the world of the evil that is invading it. This world needs more people and k9s like them.



May, Sylacauga Area: Dr. Clifton Garris

Please help us congratulate Dr. Clifton Garris on being awarded the Sylacauga Area Hometown Hero!

Dr. Garris received several nominations that said "In the short time I've known and worked with Dr. Garris, he has shown me what true compassion is as not only a doctor, but a person. He is selfless and excels as a physician in our community."

Another said "The most selfless human I know! He spends every single day putting other people's needs before his own. All around a great person and definitely a hero to many!!"

Nominate your Hometown Hero TODAY at B101wfeb.com!

HOMETOWN HEROES, CONTINUED...



June, Alexander City Area: Andrus Love

HSCU is honored to present the June Alexander City Area Hometown Hero to the family of the late Andrus Love. Andrus was nominated by his lifelong friend Jennifer Jarvis who said:

"I nominate Andrus Love for Hometown Hero. Andrus is the epitome of his last name, Love. He constantly shows his family, friends, and community love through his actions. He is the founder of the non-profit SOAR Inc., which promotes Serving Others Accepting Responsibilities. He and his volunteers have served his hometown community and those surrounding in a variety of ways, such as distributing free meals to the community, provided free games and activities for families to take home and use during the Covid lockdown, providing Christmas for needy families, mentoring the youth via swim events, fishing days, gun safety classes, and art contests. Additionally, he has used his educational background along with his experience and expertise to offer free counseling for those struggling with life's problems.



June, Sylacauga Area: Nate Brewer

Congratulations to Sylacauga City Councilman and Sylacauga City School employee Nate Brewer as he was named The Hometown Hero for the month of June from Heritage South Credit Union! HSCU's Jamie Payton is shown presenting Nate with a certificate of appreciation,



HSCU Debit Card Program Transitioning to EXTRA REWARDS

Please note that HSCU is working diligently to transition our debit card reward program to Extra Rewards. If you are a credit card holder with us you should already be familiar with this program. We look forward to providing you an update when we know more. If you have any questions, please do not hesitate to contact us.

CHARITY YARD SALE

HSCU's yard sale at First Baptist Church of Sylacauga on May 12-13 was an enormous success - over \$6,000 was raised for local charities! Thank you to all who came out and supported this event!



REMOTE Deposit Capture

Remote Deposit Capture is a convenient service for most businesses.

It allows merchants to electronically scan checks and send them to Heritage South Credit Union for posting. Authorized merchants will use check-scanning software and hardware, approved by the credit union, to connect to a web-based merchant capture system housed at the credit union. Items eligible for deposit through Remote Deposit Capture are: checks, money orders, cashier's checks, official checks, or other instruments drawn on a financial institution within the United States. Heritage South has total control over the deposit process.



EMPLOYEES OF THE QUARTER

APRIL



**JOHN
WANNAMAKER**

Within just a few months with the Heritage South family, John has definitely made a positive impression. His eagerness to learn and positive attitude are things that don't go unnoticed. John is also always willing to lend a helping hand. Between branch calls and the Charity committee, he's saved the day for many of us for sure. John, we are thankful for all you do at Heritage South and look forward to working with you for many years to come.

JUNE



**ANNA
TYLER**

Anna was responsible for approximately 50% of our mortgages this year. Her monthly loan volumes are equal to those of our smaller branches. Her loan totals each month are only topped by our three top performing loan officers. She amazes me daily with the ease that she gets these things done all while managing a full staff of employees, answering calls, talking to businesses, calming members, fixing members and staff's problems.

MAY



**ALANE
HAGAN**

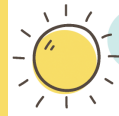
Alane spends her days making sure that we have everything we need to build our knowledge and keep us informed with the proper information and documentation to serve our members. She spends countless hours updating information, auditing our disclosures, social media, and website pages for proper information and clarification. She tries to listen to our jobs, our workflows, our issues, our complaints, and our member transactions to see ways to make our jobs easier.



**SHACOBY
TWYMON**

Shacoby's hard work is turning into recurring success for the collections department. She's been working hard towards this, and we've noticed! Congrats on your outstanding work. Management has continually been impressed by her results and she plays a crucial role in our team and the company's success. Shacoby has worked towards accomplishing this since joining the credit union in September, and she has exceeded expectations at every step.

KIDS' CORNER



SUMMER SCAVENGER HUNT

- Something Frozen
- Beach ball
- Flip-flops
- Rainbow
- 3 Different shells
- Lifeguard Tower
- 2 Seagulls
- Seaweed
- Something Red
- Blue Swimsuit
- Cooler
- Ice Cubes
- Umbrella
- Beach Chair
- Feather
- Sand Pail
- Sand Castle
- Sunglasses
- Yellow towel
- Swim Float
- Frisbee
- Dog



Bonus!
Write your name in the sand



KIDS' BLAST CARNIVAL 2022

**Kids' Blast Carnival was a real Blast!
Thanks to everyone that came out!**



HSCU IN THE COMMUNITY



Coosafest
Downtown Childersburg on April 23



HSCU Annual Car Sale
Hwy 280 Branch on April 8-9



Sunshine Saturday
Blue Bell Park in Sylacauga on May 7



Mental Health Day
Blue Bell Park in Sylacauga on May 21



Childersburg Summerfest
May 28 in Childersburg

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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