



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

WINTER 2020 NEWSLETTER • [WWW.MYHSCU.COM](http://WWW.MYHSCU.COM)

## ANNUAL MEETING

The annual meeting will be held January 21, 2020 at 6:00 pm at J. Craig Smith Community Center in Sylacauga, Alabama. On the agenda for this year's meeting we will be voting on the nomination for re-election of two members of our Board of Directors, Jim Morgan and Wayne Sayers. Complete bios of each nominee can be found in the Fall 2019 newsletter on our website.

## HOLIDAY CLOSINGS:

**Martin Luther King, Jr. Day**

Monday, 1/20/20

**Presidents' Day**

Monday, 2/17/20



Get the new year started off with a *bang* with the Platinum Rewards VISA Credit Card.

Heritage South Credit Union is happy to offer the PLATINUM REWARDS VISA CREDIT CARD. Now through June 2020, take advantage of 1.99% APR introductory rate. The promotional rate of 1.99% APR is valid on new HSCU VISA platinum rewards credit cards for all activity (purchases, balance transfers, and cash advances) completed during the promotional period and that rate will remain in effect on that promotional period activity through the final billing cycle of June 2020, at which point the balances on that promotional period activity will convert to the standard card rate of 9.90% APR – see credit union for details.



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# It's not too late to SKIP-A-PAY

Once again, you may be able to skip your January loan payment if your loan qualifies! 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.

## Let's talk! Have a QUESTION?

Use the chat window in the bottom right of your screen to chat with a member service representative during normal business hours. Get an immediate answer to your general questions about loans, accounts, and so on. Or use Live Chat to give us your input about our service to you.

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### We gave back over \$250,000 to our HSCU members in 2019!

We are happy to announce another year where we gave back to our members, through interest rebates and bonus dividends! Over \$250,000 was given to nearly 10,000 members at the end of 2019! This is our way of showing appreciation to our members and thanking them for doing business with us. Just another reason why being a member has its perks! Instead of profits going to shareholders (banks), it's returned to pockets within our community. We hope you enjoy the extra windfall and continue to choose Heritage South Credit Union for all your financial needs.

## Sign Up for iPay Today!

**convenience**  
at your fingertips



**This is convenience.**  
**This is online bill pay.**

When you have online bill pay, you can spend less time managing your finances. Here's how it means convenience for you.

- Pay your bills online, all in one place
- Pay bills anywhere, anytime, even when you're traveling
- Track payment history and account balances in real time
- Add the people and companies you want to pay quickly, then send payments with a simple click
- Have the convenience to schedule payments for a future date
- Set up helpful email or text reminders when bills are due

To get started, visit [myhscu.com](http://myhscu.com) and select "Online Bill Pay" from the Services menu.

# PRIVACY POLICY

Heritage South Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us

as we conduct the business of the credit union. If you terminate your membership with Heritage South Credit Union, we will not share information we have collected about you, except what may be permitted or required by law. If after reading this notice you have questions, call us at (888) 245-4776 or (256) 245-4776. You can write us at Heritage South Credit Union, PO Box 128, Sylacauga, AL, 35150.

## Information we Collect About You

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.
- We may disclose all the information we collect, as described above, as permitted by law.

## Parties Who Receive Information from Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial states publishers/printers, plastic card processors, government agencies, and mail houses.
- Heritage South Credit Union may also work closely to offer products and services to meet member needs. As a result, we may share our nonpublic personal information with each other as permitted by law.

## Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, or other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non-affiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## What Can Members Do to Help

Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.



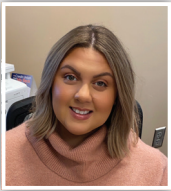
# all eyes on ALEX CITY

The Alexander City Branch had its grand opening on December 1, 2017.

Since then, we have grown to serve our existing members and have welcomed new members in Tallapoosa County and the surrounding areas as far as the Georgia line and anyone visiting Lake Martin. The Alexander City staff welcomes members with a smiling face ready to serve their needs. We are here to provide excellent member service, assist with loan inquiries, and answer any of your other financial questions or concerns. For 2019, Heritage South Credit Union was voted Readers' Choice Best of the Best for our area.

Supporting our local communities is part of what makes Heritage South Credit Union so special. We try our best to be out in the community and supporting local charities and organizations as much as possible. Our Alexander City branch and its staff participate in the city's annual Sunfest, Oktoberfest, and most recently the Alexander City Christmas parade. Showing our face in the community and bringing in new members is something that is important to us. We would love to have you as a part of our Heritage South Credit Union family.

## Meet the Staff

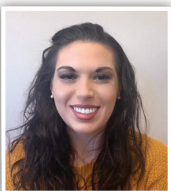


**Ashley Patterson** - Branch Manager

*Originally from the UK, I now call Alabama home. 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 see what 2020 holds. I have a feeling it's going to be an amazing year!*

**Megan Holliman** - Member Services Representative

*I am an Alexander City native and plan to be for a long time. I am married to Brandon and we have a growing family with a 3 year old daughter, Claire, and expecting another daughter in the spring. We spend our summers on the lake with our friends and family.*

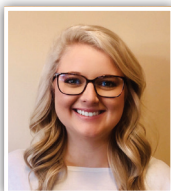


**Amanda Blankenship** - Teller

*My name is Amanda. I am from Alabama but have lived all over the U.S. I love to travel and ride horses. I have been in banking for 9 years.*

**Cami Miller** - Teller

*I graduated from Benjamin Russell High School in 2018. I am currently a student at CACC, and I plan on graduating with an Associates in business this upcoming Spring. I enjoy spending time with my boyfriend, my friends, and my family.*



**Alli Price** - Teller

*I'm an Alexander City native. I'm married to TJ and we have two beautiful children, Ryleigh (5), and Ridge (2). Growing up in the Lake Martin area, we love to spend our summers on the lake. I love working here at the Credit Union and I'm looking forward to another great year.*

**Abi Mask** - Teller

*I'm a Senior at BRHS and work at HSCU through the Co-op student work program. I plan on attending college and becoming a nurse. In my spare time I enjoy hanging out with my friends and spending time at the lake.*



# 2020 CLAUDE SAWYER Memorial Scholarship

For high school seniors, it's never too early to start thinking about where you want to go to college and how you are going to pay for it.

Every year, Heritage South Credit Union awards a \$2,500 scholarship to a high school senior from any high school within our field of membership. The student does not have to be a member of the credit union but must be planning to attend college. The student must attend high school within the 14-county credit union membership area. The counties include Talladega, Jefferson, Shelby, Coosa, St. Clair, Tallapoosa, Elmore, Chambers, Randolph, Chilton, Calhoun, Clay, Cleburne, and Lee.

Applications are available at all branch locations and online. You may return by mail, email, or even in our night deposit at each branch by Friday, March 27, 2020.

# Debit or Credit? The Real Difference.

We've all been there: you're at the register paying for that long-coveted purchase. You swipe your ATM/debit card and the touch screen asks, "Credit or Debit?" If you're like most people, you make a choice without investing too much brainpower, but do you really know the difference between one choice and another? When is credit better than debit—and the other way around?

If you're paying with your ATM/debit card, one thing is always the same: any credit or debit transaction you make will result in money coming directly out of your checking account. "Credit" transaction – meaning you have signed for your purchase rather than punching in a PIN – are not true credit; payments do not become part of a revolving account as a regular credit card transaction would. In this way, credit and debit charges on your ATM/debit card are largely interchangeable, and in most cases either choice is perfectly acceptable.

**There are a few differences, however.**

## **USE DEBIT WHEN:**

- **You want cash back.** If your shopping day isn't even half over and you don't have the cash for a triple latte, this is the choice for you.
- **You like the security of using a PIN.** PIN based transactions are less likely to be fraudulent than signature-based ones.
- **Your transaction is small.** ATM/debit cards carry a limit on purchases and withdrawals. If you're purchasing a big-ticket item, you may exceed your daily spending limit—or send the remainder of the day's transactions into limbo.
- **Your account is flush.** Debit purchases are instantly taken out of your account, just like an ATM transaction. There's no time to "beat the bank."

## **USE CREDIT WHEN:**

- **You want increased fraud protection.** VISA® and MasterCard® have zero liability policies on debit card purchases that are processed as "credit."
- **Your purchase is big.** Because of smaller limits imposed when using PIN transactions, larger purchases are more likely to be authorized using signature debit. Keep in mind that there are still limits to the "credit" side of an ATM/Debit card; it's best to confirm this limit prior making that big-ticket item purchase.

Bear in mind that some retailers charge a fee for either one or both "credit" and "debit" services. To avoid excess fees and unwelcome surprises, ask the retailer what fees may apply prior to making a choice between debit and credit. You'll also avoid excess fees by making sure you have adequate funds to cover any and all purchases you make, credit or debit, before you hit "enter." Adding an overdraft charge to the purchase of price of any item can turn the best bargain into a splurge.



# COMING SOON: Online Bill Payments

**YOU WILL SOON BE ABLE TO MAKE  
PAYMENTS DIRECTLY ON OUR WEBSITE!**

More information coming soon.



# FALL REFLECTIONS



Thanks to Heritage South for the donations to the Childersburg Pound



End Addiction Rally at Central Park in Sylacauga



Alexander City Oktoberfest



FOLLOW US ON:  

NMLS  
#712492

ESI

NCUA  
Member Since 1970

EQUAL HOUSING  
LENDER

CO-OP



## 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