



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

WINTER 2021 NEWSLETTER • WWW.MYHSCU.COM

ANNUAL MEETING 2022

The annual meeting will be held January 25, 2022 at 6:00 pm at The Margie Sanford Center, CACC Childersburg Campus. On the agenda for this year's meeting we will be voting on the nomination for re-election of three members of our Board of Directors, Larry Blanchard, Randall Morris, and Jim Patton.

We will also be voting on the nomination for re-election of Howard Barnett, Jerry Clayton, and Rodney Frost to our Supervisory Committee. Complete bios of each nominee can be found in the Fall 2021 newsletter on our website.

HOLIDAY CLOSINGS:

Martin Luther King, Jr. Day

Monday, 1/17/22

Presidents' Day

Monday, 2/21/22



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

Heritage South Credit Union is happy to offer the PLATINUM REWARDS VISA CREDIT CARD. Now through June 2022, 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 2022, 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.



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 activity through the final billing cycle of June 2022, 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. Promotional offer good from 1/1/2022 – 6/30/2022. APR = Annual Percentage Rate

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. A fee of \$40 per loan will be applied. See credit union for questions or more details.

HSCU CAR BUYING SERVICE

powered by TrueCar

Enjoy Heritage South's hassle-free car buying experience! If you are in the market for a new vehicle, you can see what others have paid for the same vehicle. Save money off MSRP and get a great rate from your credit union!

1. Research your vehicle and see what others have paid for the same vehicle.
2. Print your Guaranteed Savings Certificate. Click "Apply Now" and complete the HSCU online application. We offer rates as low as 1.50% APR for 36 months and 2.25% APR for 60 months for qualifying members.
3. Visit any HSCU branch to pick up your check and finish the auto loan. Be sure to check and see if GAP, Warranty and Credit Insurance might be right for you.
4. Visit the dealer with the no-hassle certificate and the check to sign and drive!

HERITAGE SOUTH CREDIT UNION IS EXCITED TO GIVE
A SPECIAL GIFT TO OUR MEMBERS

HSCU APPRECIATES ITS MEMBERS AND IS PROUD TO GIVE BACK!



OVER
\$200,000
TO
MEMBERS



We are proud to announce that Heritage South Credit Union paid a 5% Interest Rebate and Bonus Dividend to our membership on Friday morning, December 3, 2021. This is over \$200,000 returned to our members!



HSCU is excited to be launching a new community engagement program in January 2022.

One of our main goals is to be the best community partner we can be in the communities we serve. We try our best to be physically present at as many events as we can be. But we want to do more! We want to recognize not only our members but the members of the communities we serve for their actions that help to make them a better place for us all. We will be honoring a "Hometown Hero" each month.

This can be anyone that is actively making a difference in their community. Maybe running a non-profit for cancer patients, leading citywide clean-ups, etc. We want to hear from you and who you think should be considered for this monthly award. To nominate your Hometown Hero and tell us why they deserve being recognized, visit the following websites TODAY:

b101wfeb.com/hometown-heroes
wkga975.com/kowaliga-country-hometown-heroes

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 a 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.



EMPLOYEES OF THE QUARTER

2022 JAMES MORGAN and CLAUDE SAWYER Memorial Scholarships

OCTOBER



ROSE
PODORIS



KINSEY
SHADDIX

Kinsey and Rose, thank you so much for stepping up and running the Alex City branch while short staffed. We appreciate you doing what needed to be done to take care of our members and keep the branch open.

NOVEMBER



WES
DEES



JESSICA
VINCENT

Thank you, Wes and Jessi, for working so hard on imaging. Staying on top of the documents definitely makes the process so much easier. Missing docs have been an issue for some time now, but with all the time you guys have put in, we are back on top of it and keeping a handle on them. Thanks again for your hard work and dedication. People like you make daily tasks easier for everyone.

DECEMBER



ANDREW
BAGLEY

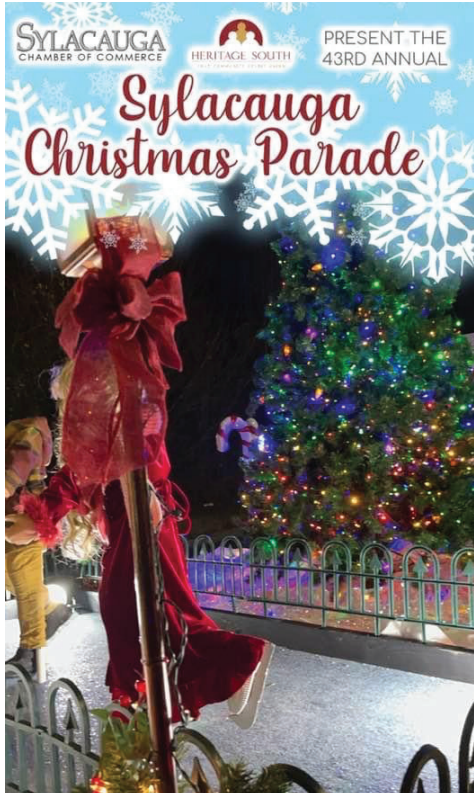
Andrew Bagley is definitely an asset to Heritage South CU. His positive attitude and willingness towards members makes working with him a joy. Andrew is very eager to learn new things and goes above and beyond to help when and where he's needed. We appreciate your hard work and dedication to Heritage South. Keep up the good work!



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 two \$2,500 scholarships to high school seniors from any high school within our field of membership. The students do not have to be a member of the credit union but must be planning to attend college. The students 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 Thursday, March 31, 2022.



HSCU Gives to CHRISTMAS ANGELS

It makes our hearts so happy to see this blessing from our Heritage South family! Thank you to all of our employees and members for donating to this year's local angels.



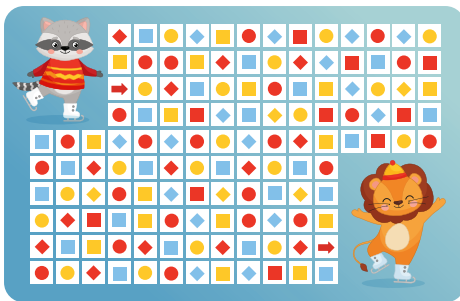
A Message From Collections...

As 2021 comes to an end, we'd like to thank each one of our members. The last 18 months have brought new challenges for both HSCU and its members alike. We've been able to work together through difficult times and we strongly believe that it has done nothing but strengthen our relationships moving forward. Collections isn't typically the department that a member wants to do business with. However, we've found that throughout this period that sometimes is all it takes is both parties working together and finding a solution to the problems in front of us. We'd like to thank all the members affected either directly or indirectly by COVID-19 that have reiterated their long track record of loyalty and trust in HSCU. We ask that as members you view our department more as a tool for solving a problem rather than a weight holding you down. Thanks again and here's to an optimistic outlook for 2022.

Matt Herbinger – Collections Manager
Melia Johnson – Collections Officer
Shacoby Twymon – Collections Officer

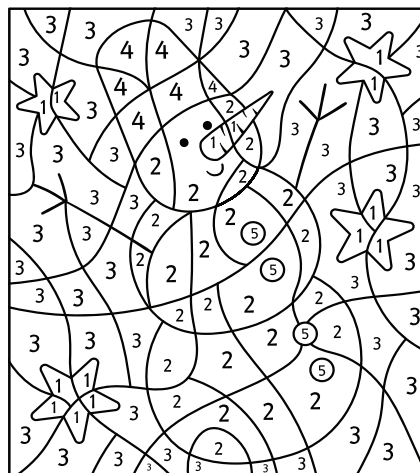
KIDS' CORNER

MAZE GAME

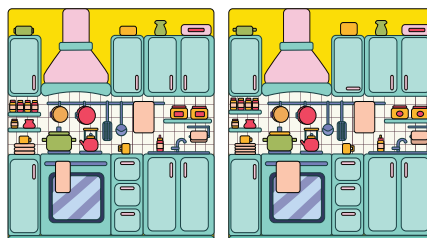


COLOR BY NUMBER

- 1 orange
- 2 grey
- 3 blue
- 4 red
- 5 brown

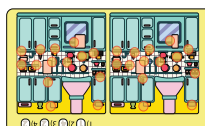


FIND THE 14 DIFFERENCES



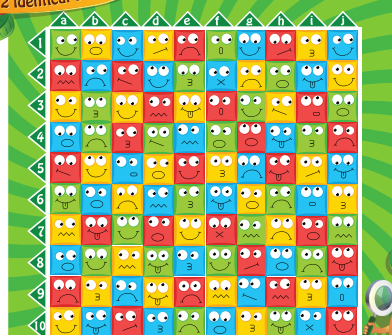
RIGHT ANSWER

HOW MANY?



- 1) - = 3
- 2) + = 8
- 3) - = 2
- 4) + = 6

Find 2 identical emoticons



Safe Deposit Box

Safety, Security, and Privacy!

Know that your important documents and valuables are safe and secure with a Safe Box at Heritage South Credit Union.

In our Safe Box viewing room, you can privately store and view your materials. No appointment is needed; simply come at your convenience.

Safe Boxes are available at the following locations:

Main Branch – 280
Broadway
Alex City
Moody

Safe Box Pricing

Size	Annual Cost
5" x 5"	\$25
3" x 10"	\$30
5" x 10"	\$50
10" x 10"	\$100

FOLLOW US ON:  

NMLS
#712492

ESI

NCUA

Equal Housing
Opportunity

CO-OP



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