



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

WINTER 2021 NEWSLETTER • WWW.MYHSCU.COM

ANNUAL MEETING 2023

The annual meeting will be held January 24, 2023 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 two members of our Board of Directors, Wayne Sayers and Ondi Turner. Complete bios of each nominee can be found in the Fall 2022 newsletter on our website.

HOLIDAY CLOSINGS:

Martin Luther King, Jr. Day

Monday, 1/16/23

Presidents' Day

Monday, 2/20/23

Don't Hide from Holiday Debt

Transfer your balance to a
PLATINUM REWARDS VISA

Rates as low as 1.99% APR

Heritage South Credit Union is happy to offer the

PLATINUM REWARDS VISA CREDIT CARD.

Now through June 2023, 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 2023, 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 2023, 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 1/1/2023 – 6/30/2023. 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.

In the **COMMUNITY**



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.



CONGRATULATIONS TO OUR HOMETOWN HEROES FOR OCTOBER, NOVEMBER, & DECEMBER!



Wesley Coleman – October, Alexander City Area

Wesley Coleman deserves this award! So many of us have experienced his strength and determination this summer as he has been faced with multiple health scares resulting in a heart transplant at the age of 41. Wesley's amazing strength, faith, and determination has moved us all. Although faced with a major scare, his faith never wavered and even though he has been in Birmingham since June, his remarkable story has brought so many Alex City residents together in faith and service.



Wayne and Diane Fowler – October, Sylacauga Area

Wayne and Diane have been caring for children for approximately 35 years. They have had many (possible, estimated 100) children in foster care in their homes, and have adopted also twelve of those children. They are active in their community and church, where Mr. Fowler preaches and Mrs. Fowler sings. Their hearts to love and care for children in need is amazing and inspirational. Very kind and welcoming hearts!



Dewayne Rathel – November, Alexander City Area

Dewayne is a hard worker and works tirelessly to help the community. He is a firefighter and paramedic with the Alexander City Fire Department.



Brad Logan – November, Sylacauga Area

Brad Logan has dedicated the last 25 years to our youth. During that time, he worked in education and most recently retired to accept the Director position with Childersburg Parks & Rec. Brad is also active in his community. He served as youth director for Childersburg First Methodist Church for 23 years, has served in numerous roles with Alabama Babe Ruth baseball league, with his current position as a board of director, and serves as President of the Quarterback Club for Childersburg High School. Brad has been married to his wife Kris, also an educator, for 31 wonderful years. They have two sons Peyton and Ryan and are blessed with two grandchildren Cooper and Caroline.



John McKelvey – December, Alexander City Area

John McKelvey is in the elected position of County commissioner for Tallapoosa County District 3. Please don't let this title fool you as that is not why he is a hometown hero to me. John has always gone above and beyond for our little communities of New Site, Daviston and Hackneyville. Any time there is a need or a want the first person in line to help take care of it is John McKelvey. If you just sit around and listen you will hear people who are discussing issues or needs in the community and I bet someone says "well you know all you have to do is call John, he will get right on it." This man is selfless and donates his own time, money and equipment where needed. He is an excellent leader and sets examples that I have seen his employees follow donating their time and labor

when they without hesitation or any incentive.....just because it is the right thing to do. If you ask me and most of the community when you think of a hometown hero, John McKelvey is a prime example.



John Floyd – December, Sylacauga Area

John has been involved in the Sylacauga Community as a Mayor, working with Talladega County as Probation Officer and working in Montgomery to help make things better for Sylacauga and the State of Alabama. John has been on Hospital Board for a good many years and has helped make CVMC a top ten Hospital. He is a Hometown Hero for how he helps others in their need. Whether is money or time, he is there to take someone to Hospital visit to Bham or make a call to try to get a problem resolved for the person. John is a Member of FUMC and has been involved in many things at Church. John has helped myself and a few other friends get together for a Christian Men's Meeting on Monday nights to help with each of us losing our wife's. That has meant so much to the three

of us. John is always ready to cook on Holidays for the three guys and make us feel welcome and have a good time. I am sure many people John has touched would agree, he is a Hometown Hero to them as well.. Sylacauga is lucky to have John Floyd in our Community.

Nominate your Hometown Hero TODAY at B101wfeb.com!

EMPLOYEES OF THE QUARTER



OCTOBER



JESSICA
SAWYER

Jessica has worked for HSCU in progressive roles since January 2005. Transitioning from teller to head teller, to member service rep, her dedication to the team and membership is exceptional. Jessica is a go-to person for credit union knowledge in the branch as well as company-wide. She is also Chairman of the Christmas Party/Company Picnic Committee. She really pours herself into those roles to make sure we all have an enjoyable experience. She, with the help of the entire committee, plans, purchases necessary supplies, arrives early to set up and stays late to clean up after those events. THANK YOU Jessica, for all you do to make HSCU a better place to work and bank.

NOVEMBER



CINDY
SMITH

Cindy Smith is our Employee of the month for November. We appreciate her hard work and dedication that she gives to the Credit Union and our Members. She is a great team leader and always willing to help others and do other duties to keep things moving. Cindy had an amazing Car Sale month in October with 37 loans at \$1,047,924. Great job Cindy and thank you for everything you do because it does not go unnoticed!!

DECEMBER



MELODY
HAYNES

Melody is such a great asset in mortgage lending here at HSCU. She handles her own processing and closings of her mortgages and does a fantastic job. She is always willing to help with Indirect loans and online applications, even when they are not assigned to her branch. Melody is also the President of our Christmas float committee and her leadership has really shined this year. She and the committee have dedicated many hours and lots of hard work getting our float prepped and ready for the parade this year. Not only do they participate in the Sylacauga parade but also in parades in three other counties. Thank you Melody for all your hard work and dedication to HSCU.

2023 JAMES MORGAN and CLAUDE SAWYER Memorial Scholarships

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 Friday, March 31, 2023.



Thank you to all of our members for making 2022 a great success!

We are happy to announce a 5% BONUS DIVIDEND!

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 2, 2022. This is nearly \$250,000 returned to our members! Dividend is 5% of any interest paid by a member in the form of interest on loans and 5% of any dividends earned by members on any deposit account for the member accounts which are in good standing with the credit union. Federally insured by NCUA.

HSCU Gives to CHRISTMAS ANGELS

The children in foster care spend the holidays separated from their families, either because of neglect or abuse. Foster parents do receive a board payment for the foster child, which provides for the day-to-day needs of the child. However, there are no additional funds for Christmas. DHR has to rely solely on donations and support from the community. A huge THANK YOU to all of our members and employees for your donations to our Angel Tree children. Merry Christmas!



KIDS' CORNER

MAZE GAME

WINTER

— wordsearch puzzle —

P	E	N	G	U	I	N	B	S	B
F	M	P	O	B	S	R	E	C	U
R	A	C	N	E	M	F	A	H	L
O	F	C	S	U	O	A	R	O	L
L	H	O	O	N	N	L	U	Q	F
L	C	R	S	C	K	E	Y	A	I
A	M	A	U	L	N	F	I	U	N
S	Q	U	I	R	R	E	L	Q	C
O	R	C	O	U	I	H	F	M	H
U	D	E	E	R	L	A	R	E	U

Find animals in the picture and in the puzzle

- LLAMA
- DEER
- BEAR
- PENGUIN
- BULLFINCH
- HARE
- RACCOON
- MONKEY
- SQUIRREL

ANSWER

P	E	N	G	U	I	N	B	S	B
F	M	P	O	B	S	R	E	C	U
R	A	C	N	E	M	F	A	H	L
O	F	C	S	U	O	A	R	O	L
L	H	O	O	N	N	L	U	Q	F
L	C	R	S	C	K	E	Y	A	I
A	M	A	U	L	N	F	I	U	N
S	Q	U	I	R	R	E	L	Q	C
O	R	C	O	U	I	H	F	M	H
U	D	E	E	R	L	A	R	E	U

What is **KOFE**?

KOFE (Knowledge of Financial Education) is a program that will help you stay financially fit. Just go to myhscu.kofetime.com — registration is easy and always **FREE**.



ONLINE:

Once in the KOFetime portal, you will find user-friendly self-help tools like:

- Budgeting tools
- Interactive courses
- Infographics
- Webinars
- Books
- Live chat
- Podcasts
- Videos



COACHING:

Their professional coaches will help you with:

- Budget and saving strategies
- Understanding your credit report
- Counseling for credit and credit repair
- Direction and options to pay off debt
- Guidance for first time home buyers
- Resources to avoid foreclosure




Knowledge of Financial Education

A product of **CONSOLIDATED CREDIT**
When debt is the problem, we are the solution.

They are just a call away!

1-844-782-9088

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ESI

NCUA
Member FDIC

Equal Housing
Opportunity

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