



www.heritagesouthfcu.com · 256/245-4776

# THE INSIDER

SPRING 2007



*A note from*  
*Daphne Harrell*

Heritage South FCU, CEO

First of all, I would like to personally thank you for your patience during our recent computer conversion. You will notice changes in your statements, online banking, voice response, and receipts. I believe you will find that these services are more user friendly. If you have questions, please feel free to ask one of our staff. The board of directors, management, and staff are more than happy to help you in any way that we can.

Are you 65 or older? If so, I would like to invite you to attend our Coffee Club. Coffee Club is every Friday from 7:30 a.m.-8:30 a.m. at both locations of Heritage South Federal Credit Union. Receive a FREE biscuit and hot, fresh coffee. Plus, you will receive your own Heritage South Coffee mug to bring with you each time. We hope to see you every Friday!



## KIDS DAY BLAST

SATURDAY, MAY 12TH  
9 A.M.-12 P.M.

Lunch will be provided for *Obstacle Course*  
*Kids Club Members!* *Slide*

Drinks will be sold for \$1 during Kids Day. 100% of the proceeds will benefit Children's Miracle Network.

*T-Shirt*  
*Moonwalk*  
*Pony Ride*

Heritage South is not responsible for accidents or injuries.



Are you taking a road trip this summer or leaving for college this fall? You can withdraw your funds or make deposits at any service center location nationwide. For example, if you are at the beach this summer or at college this fall, you can go to a credit union service center to withdraw funds from Heritage South. You can also make withdrawals or deposits at Heritage South from another credit union because Heritage South is a service center location. There is no charge for this service. You will need your account number and your drivers license in order to make a financial transaction at Heritage South or any other participating service center. Be sure to look for the service center logo pictured above or call us and we will be glad to give you a list of service center locations.



## FEATURES OF OUR NEW COMPUTER SYSTEM....

Thank you for your patience during the transition of our new computer system. There are a few changes that we would like to let you know about.

1. MICR numbers will look different. Your old MICR number still works and will continue to work, but new check orders will have a different MICR line.
2. Debit/ATM Cards will not work if you are more than 30 days past due on a loan.
3. NSF Charges of \$28 will now apply to debit card transactions if the funds are not available.
4. Courtesy Pay will be revoked from your account if you do not continue to meet the qualifications. For more information on courtesy pay, please visit our website or call us at 256-245-4776.

## NEW OR USED CAR LOANS

*Rates as  
low as...  
5.75% APR*

**The rate of 5.75% APR is good for financing up to 48 months with credit approval.  
The rate changes to 6.00% for financing up to 60 months with credit approval.  
Certain rules & restrictions do apply. All accounts are insured by NCUA and Equal Housing Lender.**



PO Box 128 · Sylacauga, AL 35150