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MEMBER NEWSLETTER

Spring 2010

Introducing...Premium Rewards Checking

Want more from your checking account?

We thought so!

Our new Premium Rewards Checking account is a **high yield** checking account that features no minimum balance, no maintenance fees, and no penalties. All you have to do is use your account!

Each month, if you've used your checking account and services, you'll receive 4.00% APY on your balance up to \$15,000 and 0.50% APY on balances over \$15,000.

The 4.00% rate is NOT a teaser promotional rate. The Premium Rewards Rate is designed to reward you for using your checking account and will therefore always be significantly higher than your savings account dividend rate.

There is also NO PENALTY. If you did not meet your monthly checking account usage goals, your account still earns 0.50% APY and you will have another opportunity to earn 4.00% the very next month.



Here is how you can earn Premium Rewards, starting **this month**:

- Have at least 12 VISA debit card transactions clear for the month
- At least one ACH automatic payment or deposit, like your payroll
- Sign Up for eStatements and eNotices
- Access Online Banking at least once each month

Most of you are probably already qualified to get your rewards, you just need to come by the credit union to have your Premium Rewards turned on! It's Easy!

Rates: Ours vs. Theirs

Our loan rates are **consistently below** and share rates are **consistently above** the national average for banks, see for yourself. This data is publicly available from the NCUA website.

Product	Ours	Banks	Difference
New Car—60 mth	5.00%	6.37%	-1.37%
Unsecured Loan—36mth Fixed	10.25%	12.48%	-2.26%
VISA Classic Credit Card	11.95%	12.71%	-0.76%
Regular Savings	0.50%	0.28	+0.22%
6 month CD	1.58% (1.83 with Direct Deposit)	0.80%	+0.78% (+1.03%)

BRANCHES

Main Office
Broadway Office
Childersburg (COMING SOON)
See website for operating hours

ATMs

Main Office
Broadway Office
Sylacauga HS (restricted)
Coosa Valley Medical Ctr
Citizens Baptist Medical Ctr

Upcoming Holiday Closings

Memorial Day: May 31

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Heritage South Credit Union

MESSAGE FROM THE CEO

Thanks, Banks!

Boy these days it seems banks are doing *everything* they can to make credit unions look good and help them grow -- and it is working.

Banks have adopted abusive credit card practices that heap penalties, fees and increased rates on unsuspecting cardholders. Courtesy Pay programs that were designed to help members avoid returned checks were manipulated by the banks into giving consumers false information about available funds.

Case in point, Bank of America (BAC, Fortune 500) announced they would decline debit card purchases if the money was not in the account.

How could you have any other kind of policy?

Consumers are fed up; and now, legislators and regulators have responded to the public's anger with increased regulations and restrictions. Granted, I am not a fan of increased regulation. These new rules will inevitably have some unintended negative consequences. Credit Unions were created in the 1930's because the banking system was a mess and not meeting the needs of the people.

Flash forward: The banking system is definitely not operating for the benefit of the people. They can't-- just by design.

Heritage South Credit Union has been here in our community for 70 years. Our board members are your neighbors and our decisions are made right here, not by corporate offices far away. Although we have certainly grown over the years, my hope is that we have earned our members' business with great products, rates, and pricing that is fair to all.

I hope that 2010 will be the year you decide to join our credit union.

THANKS, BANKS!

Daphne Harrell

CEO

Mortgages: There is no better time to purchase or refinance



- If the loan is closed here, it stays here!
- Low closing costs by comparison
- Flexible terms
- Competitive rates
- Fast turn around

Heritage South Credit Union is committed to helping you find the right mortgage product for your needs. We understand that every borrower is different, and we offer a variety of products to meet your individual requirements. We make the process of securing a mortgage simple and straightforward by offering you the latest in financial tools that enable you to make sound financial choices.

Whether you're buying your first or fifteenth home, refinancing, or want to put the equity in your home to work for you, Heritage South Credit Union offers great mortgage options and a ton of resources for current and prospective homeowners!

Current Mortgage Loan Rates

Term	
30 Year 5/5	As low as 5.00% APR
15 Year 5/5	As low as 4.75 % APR
15 Year Fixed	As low as 5.75% APR
HELOC	As low as 5.00% APR
Express Equity	As low as 5.50% APR

*Rates are subject to change

**Visit myhscu.com/rates OR one of our branches for a current rate sheet.

Have you used our online calculators?



How much mortgage might I qualify for?

Should I consolidate my loans?

How much can I afford?

Should I rent or buy?

How much will my mortgage payment be?

Find out the answers to these questions, and many more!

For instance, how can I save a million dollars?

Find the answers at

myhscu.com/calculators

Research, *then* Buy your next automobile



Now you can research **and** find your next automobile to finance through the credit union from the comfort of your own home!

You get the benefits of low credit union loan rates and the ease of using the internet to find a great new or used vehicle in the area.

Easily finance from ANY CUDL dealer!

You can purchase your next automobile and finance *directly* through Heritage South.

Simply go to our Automobile Research Center and find your vehicle OR locate a dealer. There are literally hundreds of dealers on the CUDL network, including Birmingham metro area and Montgomery metro area dealers. Financing through us has never been easier!

To find our new Automobile Research Center, go to **myhscu.com** and click on the "Research BEFORE You Buy" graphic on the right-hand side.

Be sure to also check our website for any reclaimed autos by going to **myhscu.com/forsale**.



Don't let this happen to you!

Keep up with the regular maintenance that is recommended by your car's manufacturer.

Need a new vehicle?

Check our rates first!

New Vehicles: 4.75%*

Used Vehicles: 5.75%*

* reflects lowest rate available depending on credit history and other qualifications

Start saving for the Holidays NOW with a Christmas Club Account

Avoid the Christmas Crunch...start saving early!

It's NEVER too early to start saving for Christmas next year!

We all want to be able to have a fun and festive (not to mention less stressful) holiday season. The largest cause of stress is the strain that Christmas puts on our wallets.

You can eliminate the stress with a Christmas Club account from Heritage South.

Setup an automatic deposit of a small portion of your paycheck into the Christmas Club account to build money for the holiday rush next year.

Every little bit counts and the funds are automatically disbursed into your Checking or Savings account November 1st, just in time for the great holiday deals!

Open your Christmas Club account today, your wallet will thank you later.



New Website Launched

Our new website launched on March 1st and was full of many much needed enhancements.

If you would like to see more new features on the website, feel free to email your suggestions to **webmaster@myhscu.com**.

- Faster Page Loading
- More Intuitive Page layout and structure
- Printable Forms
- Informative Videos
- RateFinder on the Front Page
- More access to information

Get HSCU in your Inbox!



Now you can get update to Credit Union News through your email!

Simply go to **myhscu.com** and click "Get HSCU in your Inbox" under the "Other Links" menu to register.

It's quick and easy!

**** We will never solicit, sell, or distribute email addresses that subscribe to our email updates.**

Count from 1 to 100 to trace a path from the tree to the bird.

87	88	89	92	93	98	99			
86	85	90	91	94	97	100			
83	84	79	78	95	96				
82	81	80	77	76	75	74	73	70	69
55	56	57	60	61	62	63	72	71	68
54	53	58	59	42	41	64	65	66	67
51	52	45	44	43	40	39	36	35	34
50	47	46	9	10	11	38	37	32	33
49	48		8	13	12	17	18	31	30
			7	14	15	16	19	28	29
			6	5	4	21	20	27	26
			1	2	3	22	23	24	25

Report Card Rewards



Your child can GET PAID to make good grades!

At Heritage South, we know how important it is for your child to do well in school. We also know how difficult making good grades can be.

Heritage South will reward your good student by depositing money into your child's Kid's Club account when you bring in his or her most recent report card. We will deposit money based on the number of 'A's and 'B's (or comparable if a different grade scale is used). EACH 'A' will then enter the child for a grand prize drawing for a \$50 deposit into their account.

All of the details can be found on our website at myhscu.com/kidsclub.

Deposit Goal Giveaways

Every 6 months, each Kids Club member that has a net deposit of more than \$100 will be eligible for a series of drawings for food coupons, theme park discounts, and many other discounts in addition to a Grand Prize Giveaway.

This summer's Grand Prize is a Family 4pac to DeSoto Caverns, good for 4 cave tours and 20 attractions. Start Saving Today so you can be entered for the drawing at the June Pool Party!

Upcoming Events this Quarter

Easter Egg Hunt

When: April 3, 2010 at 9am

Where: Fairmont Park

This year, Heritage South Credit Union will be teaming up with Sylacauga Parks and Recreation for the annual Easter Egg Hunt at Fairmont Park.

The Easter Bunny will be there as well as our Charity Drink Tent to benefit the ARC. 2 large easter baskets will also be given away in a random drawing from participants.

Come by this year to take part in this great event, Kids Club members will get an easter goodie bag at the Credit Union tent.

Find out more by going to myhscu.com/kidsclub.

6th Annual Kids Blast

When: May 22, 2010 from 9a-12p

Where: Blue Bell Station

We're at it again! There will be facepainting, fake tattoos, 3 large inflatables, horse and buggy rides, dunking booth, hot dog lunch, and more! Come join the Credit Union staff and have fun to kick off summer!

You can find out more by going to myhscu.com/kidsclub.

April Word Search

- | | |
|------------------|--------------|
| APHRODITE | FLOWERS |
| APRIL FOOL'S DAY | FOURTH MONTH |
| ARBOR DAY | GOOD FRIDAY |
| ARIES | PALM SUNDAY |
| BASEBALL BEGINS | PASSOVER |
| BIRDS MIGRATE | PLANTING |
| BLOOM | SPRING |
| DAISY | SWEET PEA |
| DIAMOND | TAURUS |
| EASTER | WARMING UP |

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