



**SPRING 2011**

## Instant Issue Debit Cards are HERE!

Now, you can order your debit card...  
and receive it *the same day!*

Now, when you order a debit card at our 280 office, you can choose your own PIN and walk out of the office with your new debit card, activated and ready to go!



- No more waiting on your PIN or debit card in the mail!
- Come by any office to take advantage of this great service, today!
- Choose your own PIN when you order your debit card.
- Cards ordered at any branch other than the main office can be picked up the next day.

### BRANCHES

Main Office  
 Broadway Office  
 Childersburg (OPEN APRIL 1)  
 Aggie Branch  
 Tiger Branch  
**See website for operating hours**

### ATMs

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

### Upcoming Holiday Closings

Memorial Day: May 30  
 Independence Day: July 4

### Forgotten your PIN or simply want to change it?

You can still repin your debit card at any branch. It's quick and easy!

## 2011 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 offers a \$1,000 scholarship for a high school senior from any high school in our membership area.

- The student DOES NOT have to be a member of the Credit Union
- Can be planning to attend any college or university, including community colleges
- Can attend any high school in the 9 county credit union membership area
- Must fill out the scholarship application, available at any branch or online, and return it by March 31, 2011

Scholarship applications are available at all branches or you can print one from our website at <http://myhscu.com>. You'll see the link on the front page.



## Aggie Branch Hours

The Aggie Branch is located upstairs, above the office and the ATM is located directly across from the office on the 1st floor.

The Aggie Branch is only accessible to teachers, faculty, and students during normal operating hours.

The Aggie Branch is a partnership between  
 Heritage South Credit Union  
 and  
 Sylacauga High School  
 Business/Marketing Education

### Hours of Operation (Regular Schedule)

3rd Block      11:30a—1:38p



## Away from home and need access to your account?



### Find a credit union service center.

By locating a credit union service center, you can have direct access to your account from over 4,200 locations nationwide.

So if you're on vacation, away at college, or just out of town, you can easily access your funds by going to a credit union service center or participating credit union.

You can find them by looking for the logo, going to <http://creditunion.net>, or calling our Call Center at 256-245-4776 during normal operating hours.

## Planning to Travel Overseas? Read this first!

### Using your Debit Card in other countries

**As an added precaution to our members, we have blocked all activity on our debit cards from foreign countries unless we are notified first.**

There is an increasing global concern over card theft and fraud generating from foreign countries. We have taken the proactive measure to block transactions from other countries to further protect our members and their assets.

Foreign country debit card access may be turned on for a member's card if they are traveling to another country however the member should contact us *in advance* **before they leave** to turn the access on.

### Avoid High Currency Exchange Rates by ordering your currency through Heritage South

Avoid the high currency exchange rates at the airport and hotel by calling in advance and ordering your currency through the credit union.

- Over 70 currencies available for sale or purchase
- Funds delivered to a branch or your home within 1-2 business days
- Competitive rates, NO MORE high exchange rates!
- Sell back leftover currency for immediate credit

## Childersburg Branch Opening April 1st!



Construction is almost complete on the Childersburg Branch and we are looking forward to opening for business on April 1, 2011.

The new Childersburg branch is located between Central Alabama Community College and Express Oil Change in Childersburg.

We are very excited to expand our services and make access to the credit union more convenient by reaching into the Childersburg community. Come by and see the new place!

## Don't Forget.....

You can win this laptop at the end of the school year!

Each A enters you into a drawing for this Netbook!

There will be a grand prize drawing at the end of the school year.

Simply open a Kids Club account and bring in your report card for us to log your entry!



## Have you looked at....



## our online Financial Calculators??

Our online Financial Calculators are a great tool to use to get an estimated idea of what your payments might be, how much you can afford, or even what it would take to save 1 million dollars!

Here are just a few of the questions you can find answers to by using these calculators...

- Should I refinance?
- How much home can I afford?
- How much will my fixed rate mortgage payment be?
- How long will it take to pay off my credit card?
- Should I consolidate my loans?
- How can I save a million dollars?
- How much could I save over time?
- How much do I need to save for a major purchase?

To take a look at our Financial Calculators, go to [myhscu.com](http://myhscu.com) and click the Financial Calculators button on the menu.