



MEMBER NEWSLETTER

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 in your hand, activated and ready to go!



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

Forgot your PIN *or* simply want to change it?

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

Childersburg Branch Opened for Business April 1st!



No, it wasn't April Fool's Day, construction is now complete on the Childersburg Branch and it was officially opened for business on April 1, 2011.

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

This is a full service branch with an ATM and night drop as well as loan and member services. You may also repin your debit card onsite and order an instant issue debit card that will be delivered to the office the next day.

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 our new place!

BRANCHES

Main Office
Broadway Office
Childersburg (OPEN APRIL 1)
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

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Heritage South Credit Union

Car Sale at the Credit Union

On Friday April 29 and Saturday April 30, the credit union will be hosting a car sale at our main office featuring several local car dealerships.

Special financing will be available for members who qualify. We will have loan officers on-site all day to handle your loan application on the spot!

Make plans to come by our main office on Highway 280 from 9 am to 5 pm to take advantage of these great deals!

Do the research, **BEFORE** you buy your next car!

- Build a new car
- Research and compare
- Browse Used Vehicles
- Estimate a trade-in
- Locate a dealership



Our online Automobile Research Center has many tools you can use to get informed, **BEFORE** heading to the dealership. Go to **myhscu.com** and click the AutoSMART logo.

Manage your deposits and payments the *EASY* way!

Direct Deposit

Use Direct Deposit to electronically receive money into your checking or savings account. You can use Direct Deposit to accept money for payroll or government checks, no need to wait for it to come in the mail OR wait on a check hold to expire.

To Receive Money into Checking

Supply the following information to have your funds sent electronically to your checking account

- HSCU's routing number: 262277118
- 13 digit checking account number from the bottom of one of your checks.
- Don't have checks? Go to the Member Services section of **myhscu.com** and click Direct Deposit to learn more

To Receive Money into Savings

To have funds deposited directly to your savings account, supply the following information

- HSCU's routing number: 262277118
- Your 4 or 5 digit account number

If you are still having trouble determining the information you need to provide for direct deposit, feel free to call our Call Center for further help at 256-245-4776.

Ask your employer if Direct Deposit is available!

Automatic Loan Payment

If you have a loan with us, you can setup an automatic transfer to cover your loan payment and never forget it again!

By setting up an automatic transfer from your payroll OR when the loan is due, you can set it and forget it.

Your loan will **always** be paid on time!

Automatic Share Transfers

Automatic share transfers make saving money easy, too! When your direct deposit hits your account, you can disburse the money to any of your shares or loans. So you can deposit some to your checking, some to your vacation club, some to savings, even a little into another account, like a Kids' Club. It's up to you!

By saving a little automatically on each deposit, you will notice your savings accounts grow faster than normal!

Come by any branch to setup your automatic transfers today!

Have you verified your account information lately?

It is **always important** to make sure your account information is up-to-date.

Personal Information

If you have recently moved or changed jobs, email addresses, phone numbers, driver's license, or anything else we have on file to identify you, come by the credit union and verify your information with an MSR today!

Your personal information is very important to keep current in case we need to verify your identity or contact you in the case of fraud or other suspicious activity on your account.

A current address is also important for receiving correspondence from the credit union like your statement or notices about your account. Even if you have eStatements for receiving this information, your updated address is still very important in case we need to contact you by mail.

Here is a list of information you should verify is correct on your account:

- Address
- Phone Numbers
- Email Address
- Current Employer and Occupation—if you've recently become unemployed, this needs to be noted too.

Do you know who your joint owners and beneficiaries are?

A VERY important part of your account here at the credit union, and everywhere else, is who your joint owners or beneficiaries are. These are people that may have access to your account information and, in some cases survivorship, of your finances in the event of an accident. Double-check these today!

VERY IMPORTANT POINT TO REMEMBER ABOUT BENEFICIARIES AND RIGHTS OF SURVIVORSHIP

Please make sure we have updated information on your account for how to contact a beneficiary and who it is. This is important because they will be **the only one** with access to your account. Even if a relative shows up with a will declaring rights to the account in the event of death, they WILL NOT be able to withdraw money unless they are on our member card as a beneficiary.

Check your statement for suspicious activity


The best way to minimize damage from fraudulent activity is to periodically check your statement for unauthorized charges.

You can easily do this electronically through online banking and eStatements.

These online products are easy to setup by coming into any of our branches and speaking to a member service representative.


You can easily keep in touch with credit union news...

Look for these icons on our website for various ways to stay in touch with credit union news.

 Use a feed reader to receive credit union updates OR You can also subscribe to receive email updates

 Follow us on twitter — @heritagesouth

 View/Subscribe to our helpful online bookmarks

 Bookmark our homepage

Choose safe and hard to guess passwords

One important key to protecting yourself against fraud or identity theft is to choose complex and effective passwords.

Follow these important guidelines when changing your passwords or creating new ones. It is important that you follow guidelines like this on ALL of your passwords, from your online banking passwords and computer passwords to your iTunes or email passwords.

- Use a minimum length of 8 characters
- Use a combination of uppercase letters, lowercase letters, numbers, and symbols
- Do not use the same password twice
- Do not use someone's name or a word that can be found in the dictionary
- Find an effective password storage utility and use it!

Most Important! Be aware of people who may be watching around you and never give your password to someone else!

See you at CoosaFest!

This year, Heritage South Credit Union will be sponsoring the Kids' Area at CoosaFest in Childersburg on Saturday, May 14, 2011.

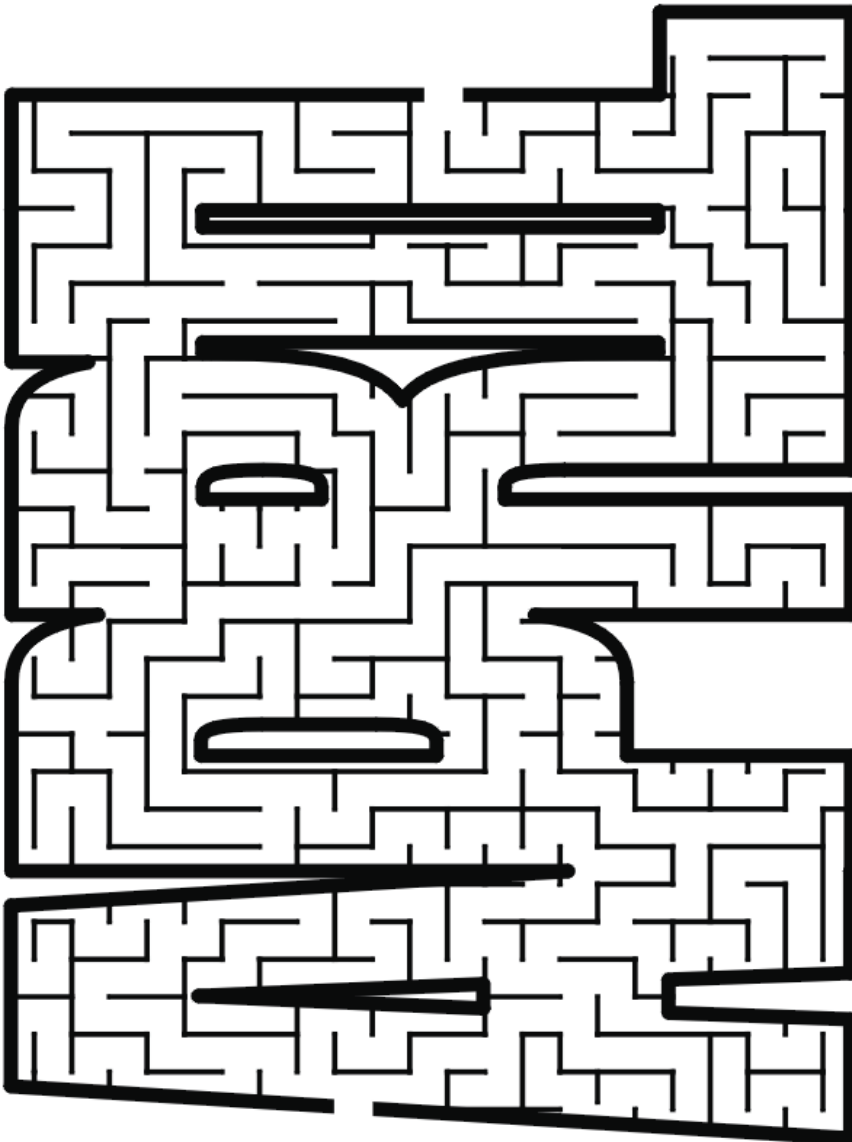
We will be at the Kids' Area from 10:00 am until 2:00 pm and there will be inflatables, food, fun, and games.

Keep Up-to-Date with Kids Club News and Events!

Check back in on the website to keep track of upcoming news and events with the Heritage South Kids Club.

Simply go to <http://myhscu.com/kidsclub/> to find out more about the Kids' Club.

April Maze



Don't Forget.....

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



Each A enters you into a drawing for this Net-book!

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!



Spring Word Search

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|--------------|--------------|
| APRIL | GROWTH |
| BABY ANIMALS | MAY |
| BIRDS | MILD |
| BIRTH | MOTHER'S DAY |
| BLOOMS | MUD |
| BLOSSOMS | PLANTING |
| BUDS | RAIN |
| EASTER | SHOWERS |
| FLOWERS | THAW |
| GARDENING | UMBRELLA |

A S T R O A P R I L N O M I B
 C A L L Y S L P R I N G B E I
 G I N S M W A I T H T H E S R
 P R I N A G N E R E T S A E D
 Q U I N Y O T X A N D H E N S
 B A B Y A N I M A L S O A D S
 L W I T D H N T L H E W S W U
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