



SPRING 2012

It's Time for another Car Sale at the Credit Union!

Last year, our April car sale was a tremendous success!

Many of our members were able to take advantage of **great rates** on new and used vehicles throughout the two day event last year.

On Friday May 18 and Saturday May 19, the credit union will be hosting another car sale at our main branch on US 280 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!

Mark Your Calendar: May 18-19 from 9am to 5pm at our Main Office Branch on US 280.

It's Moving Day!

Don't miss our...

move-your-account-with-no-hassle-at-all-to-the-best-credit-union-around-while-enjoying-refreshments-and-a-chance-to-win-a-55-inch-flatscreen-tv
...one-day event!

**Saturday, April 14
9am—5pm
Highway 280 Branch**

That's right! It's moving day, but we're not going **anywhere**, YOU ARE!

If you've had enough of paying checking account and debit card fees, high interest rates on car and truck loans, and wishy washy customer service, **April 14** is your lucky day!

All you have to do is **pack up your bank, loan and credit card statements, direct deposit and automatic payment information** and bring it to our Highway 280 Branch between 9am and 5pm, we'll do the rest!

All of our happy Heritage helpers will be on hand to handle moving your account to Heritage South. All you have to do is enjoy some **delightful refreshments**, register to win a 55 inch, flatscreen TV, and take advantage of our GREAT RATES!

Mark your calendar for **Moving Day** and come experience the friendly customer service and great financial products that come with joining our credit union family.

After all, it's your Heritage!

BRANCHES

- Main Office
 - Broadway Office
 - Childersburg
 - 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



Scan this code with your smart-phone to see our current rates!



Curious About QR barcodes? Go to http://en.wikipedia.org/wiki/QR_code to learn more.



This Credit Union is federally insured by the National Credit Union Administration.

Heritage South Credit Union



At Heritage South Credit Union, we understand how important it is to teach your children financial responsibility early, to prepare them for handling their own finances in the future.

Heritage South Credit Union has partnered with both Sylacauga High School and B. B. Comer Memorial School to provide a hands on opportunity to not only learn about financial responsibility, but to learn about how to conduct themselves in a business environment.

To learn more about our in school branches, go to <http://myhscu.com/inschool/>.

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 4,489 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.

Got a smartphone? Bookmark <http://m.cuservicecenter.com> on your phone's browser for quick access *on the go!*

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

 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!



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

