



MEMBER NEWSLETTER

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!

Special Car Sale Rates!

As low as....

1.50%

When you come by the credit union before the car sale for preapproval! Restrictions apply and you *must* get preapproval for the best rate.

Do the research, BEFORE you buy your next car!

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.



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

You can take advantage of Moving Day, too!

When: **Saturday, April 14, 9am to 5pm**
Where: **Highway 280, Main Branch, Sylacauga**

This event isn't just for new members!

If you've got a loan, checking account, or credit card at another institution, you can still be entered in the drawing for the 55" flat screen television. All you have to do is pack up your bank, loan, and credit card statements from another institution, collect your direct deposit and automatic payment information and bring it to our Highway 280 Branch and we'll do the rest!

All you do on Moving Day is get **great rates** on our products and services, enjoy some **refreshments**, and register to win a **55" flat screen television**.

BRANCHES

Main Office
Broadway Branch
Childersburg Branch
See website for operating hours

ATMs

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

Upcoming Holiday Closings

Memorial Day: May 28

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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.

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

Away from home and need access to your account?



CU SERVICE CENTERS.
The Member-Friendly Financial Network

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!*



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/>.

Have you looked at....



To take a look at our Financial Calculators, go to myhscu.com and click the Financial Calculators button on the menu.

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?

Got a High Interest Credit Card?? Save money with LOW INTEREST VISA Credit Card from Us!

High interest credit cards can take a long time to pay off when most of your payment is going to interest, instead of your purchase balance.

Don't get caught in the cycle!

With a low interest VISA credit card from Heritage South, you will have the ability to pay off your balance in a faster amount of time.

VISA is accepted for purchases online and away from home at over 24 million locations worldwide, making it THE MOST flexible way to pay.

With fraud protection, the Heritage South VISA credit card means that your purchases are not only convenient, but safe and secure. No need to carry cash!

All of our VISA credit cards comes with the following benefits:

- No Annual Fees
- Low Fixed Rates
- Online Account Management
- Fraud Protection
- NO hidden rate hikes for late payments

Our three options offer flexibility from CashBack Rewards on our VISA Platinum to our Credit-Builder VISA which has lower qualifications.

No matter if you have a high interest credit card OR no credit card at all, one of our Heritage South VISA Credit Cards will be a good fit for you.

Stop by any of our full service branches and speak to a loan officer to apply today!

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 statements.


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



3 Cards to Fit Your Needs!

VISA Platinum

- Low Fixed Rate of **8.9%**
- **Credit Limit:** \$5,000 and up
- CashBack Rewards Program

VISA Classic

- Low Fixed Rate of **11.95%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$5,000

Credit-Builder VISA

- Low Fixed Rate of **11.95%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$5,000

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!

Upcoming Events

Annual Kids' Day Blast

When: **Saturday, June 9, from 9am to 12pm**
 Where: **Central Park, Blue Bell Station**

It's almost time for our annual Kids Day Blast!

This year the event will be held once again at Central Park in Sylacauga.

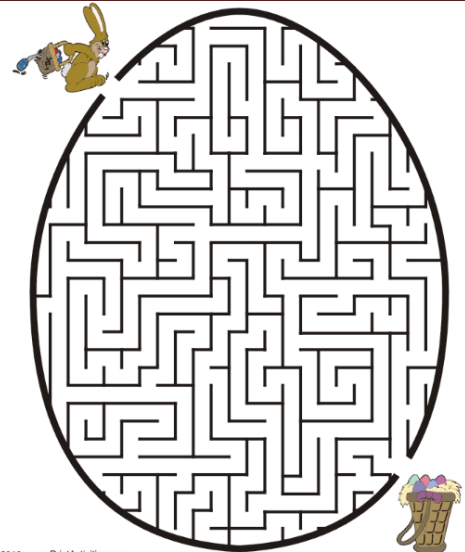
We'll have inflatables, fun and games for everyone, snacks for the children, and much more!

Keep a watch on our website and our big sign on 280 for more information!

Spring is almost here!



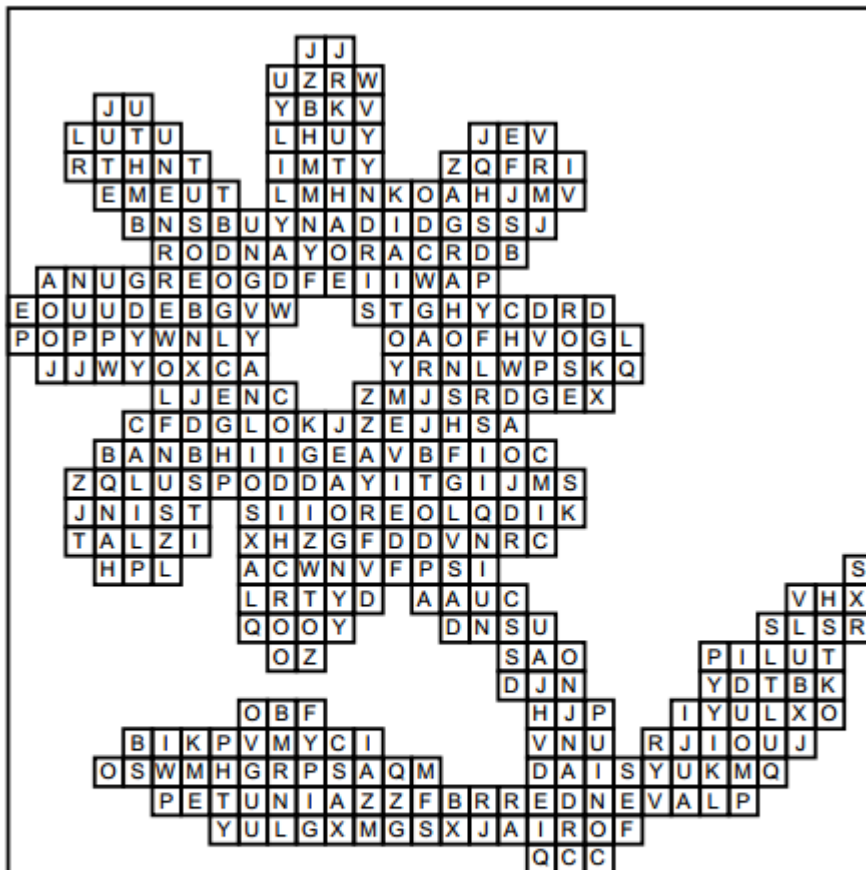
Easter Egg Word Maze



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Decorate Your Easter Egg!

Spring Flower Word Search



- | | | | |
|-----------------|--------|------------|-----------|
| BLACKEYED SUSAN | GERBER | PETUNIA | DAISY |
| LILAC | ROSE | DAY LILY | MOSS ROSE |
| SUNFLOWER | TULIP | DAFFODIL | IRIS |
| CARNATION | ORCHID | HYACINTH | LAVENDER |
| MARIGOLD | POPPY | SNAPDRAGON | |

