



Heritage South
CREDIT UNION
YOUR COMMUNITY CREDIT UNION

P.O. Box 128
Sylacauga, AL 35150

<http://myhscu.com>

Call Center: 256-245-4776
Voice Response: 256-249-8318

MEMBER NEWSLETTER

Spring 2013

2013 Annual Car and Truck Sale-April 26-27



With rates as low as 1.50%, you can take your pick!

Heritage South Credit Union will once again be hosting our annual car sale on April 26-27. Preapproval rates are as low as **1.50%** and you will have you pick from 9 dealers and almost 200 vehicles ON-SITE!

For more information, please visit <http://myhscu.com/carsale> for details.

Track and Pay your Bills Online, and now, ON-THE-GO!

Online Bill Pay is now mobile, too, with the addition of *MobileTeller*!

Our Online Bill Pay just got a little more flexible for you!

With the addition of our new mobile banking product, *MobileTeller*, now you can pay your bills, schedule a payment, or view your payee history all from your mobile device. You can access Bill Pay from both the mobile website AND from the apps.

For more information on *MobileTeller*, simply go to our website and click on the *MobileTeller* information page.

If you are already enrolled in *NetTeller* and Online Bill Pay, simply log into *MobileTeller* from the mobile site at <http://myhscu.com/mobileteller>.



Message from our CEO:

As I am sure you may already know, there is a new **bank** in town. Heritage Bank of the South from Albany, Georgia has purchased the former Frontier National Bank. Let me assure you that there is no connection between this **bank** and Heritage South Credit Union. Heritage South CU has served this community for 78 years and continues to be focused on serving and giving back to our members - not paying dividends to stock holders.

Please tell your friends who are tired of name changes and ownership from out of state institutions, that Heritage South Credit Union is committed to this community and the people who live here. Our friendly staff will be happy to assist anyone interested in changing from a **bank** account to a credit union account. Heritage South Credit Union remains locally owned by its members.

Sincerely,
Daphne Harrell

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

Inside this issue:

NetTeller Facts	2
Introducing MobileTeller	2
CU Service Centers	2
Credit Cards	3
Choose Safe Passwords	3
Kids Blast	4
Games	4

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.

Did you know these facts about NetTeller?

NetTeller has many features, but here are a few tips and tricks for getting the most out of our new online banking system...

You can now activate or capture your debit card through NetTeller.

If your debit card is lost or stolen, you can now capture your debit card using NetTeller to prevent unauthorized charges. This is a great way to protect your account if something happens over the weekend or after business hours. This **will not** automatically reorder your card. You must come by or call during normal business hours to get a new card.

Go to Settings > ATM/Debit Card

Enrolling in NetTeller allows access to MobileTeller.

After logging in one time to NetTeller, you will now get access to *MobileTeller* which is described in more detail below.

You can view all unexpired holds on your account.

From NetTeller, you can view all of the holds on your account. For instance, preauthorization holds, check holds, etc. that may impact your available balance.

Go to Services > View Holds

You can view pending items in ACH.

You can now view all of your pending ACH items that are set to clear your account, i.e. automatic payments from a third party, payroll deposit, etc.

These items are already set to clear your account and cannot be stopped or held up in any way by us. This is just for informational purposes only.

Go to Services > View ACH Warehouse



The My Heritage page can be used to enhance your experience and put common tasks you use at your fingertips.

The 'My Heritage' page is a widget based page that can be customizable to any way you like. A widget based page like this one contains small boxes you can add, remove, or customize in order to only show the information you feel is most important. It can also be used to put common tasks like transferring money or viewing recent transactions right in front of you as soon as you log into the system.

Click the checkbox to 'Set as Start Page' and then click to 'Configure this page' and you're ready to go with your new customized experience.

We will always update you when we add new services to NetTeller and if you have any suggestions, feel free to send it to us through the secure messaging system or msr@myhscu.com.



Introducing *MobileTeller*!

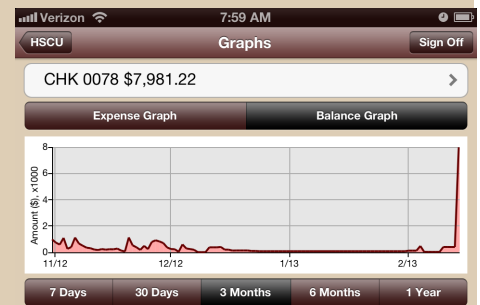
Mobile Banking is here with our new *MobileTeller* product!

- Works with ALL cellphones on a data plan
- Apps for iPhone, iPad, Android, Blackberry, Palm, Java
- View account history, transfer funds, use Bill Pay, quick link to our mobile site for locations
- Uses your NetTeller username and password for enrollment

Go to <http://myhscu.com/mobileteller> to log into the mobile banking website OR you can download the app for your phone by clicking the link on the login page.

Apps for iPhone, iPad, and Android are available in their respective App Stores.

With the apps, you can view balance graphs like the one below on iPhone.



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 5,000 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!*

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 and can build your credit.

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!



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 **13.95%**
- Comes with all of the basic features
- **Credit Limit:** \$500 to \$2,000

Be Safe Online by choosing 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!


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

 Find us on Facebook — facebook.com/heritagesouth

 Bookmark our homepage

