



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 2014

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

Last year's car sale was a huge success!

Many of our members were able to take advantage of **great rates** on new *and* used vehicles

 **Heritage South Credit Union**

4th ANNUAL CAR SALE

Rates as low as **.99%!**



More than 10 dealers!
Over 200 New & Used Vehicles!
myhscu.com/carsale

Hwy. 280 branch - Sylacauga
April 25 & 26

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 Hwy 280 Sylacauga from 9 am to 5 pm to take advantage of these great deals!

Special Car Sale Rates!

As low as....

0.99%

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

Scan this code with your smartphone to see our current rates!



This Credit Union is federally insured by the National Credit Union

BRANCHES

Main Office
Broadway Branch
Childersburg Branch
Moody Office Opening Soon!
See website for operating hours

ATMs

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

Upcoming Holiday Closings

Memorial Day: May 26

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Heritage South has taken extra effort to protect members

Debit cards provide convenience, but also the risk of fraud. Almost everyone has, or knows someone who has had, fraudulent debit card activity. There are ways to recover the funds lost due to fraudulent activity that requires the member come in to the credit union in order to complete the necessary dispute forms and to obtain a new debit card. This process can be inconvenient and time-consuming.

Most debit card fraud occurs through signature-based transactions. This means that someone signs for a transaction using a stolen card number and expiration date. Unfortunately, this information is readily available to anyone handling the debit card. Debit card transactions using the Personal Identification Number or PIN are much more secure.

For this reason, beginning on **March 1, 2014** it will be required by Heritage South Credit Union that all transactions taking place outside the state of Alabama use a PIN. This will provide another level of protection for our members. If you have forgotten your PIN, you may bring your card to any Heritage South Credit Union office to select a new one. Also, for your security it is best not to share your PIN with anyone or to keep your PIN with your debit card. Never should the PIN be attached to the debit card or written on the card. If a debit card is stolen and the PIN is attached the member will be held responsible.

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!*



Moody Office Opening Soon!

Heritage South is looking forward to our newest office opening at 2825 Moody Parkway, Moody, AL. We have hired staff that is local to the Moody area to best serve that community. We are excited about bringing the advantages of a Credit Union and the differences of Heritage South to Moody!

We are happy to welcome Lindsey Marlow as our Branch Manager, Lisa Higdon as Member Service Representative, and Misty Williams and Elisha Tipton to handle our members needs at the Teller Line. These girls are looking forward to visiting with some old friends and clients to show them the advantages of being a Member of Heritage South Credit Union.

Heritage South has recently updated our e-statement process making it more easily accessible. No need to save a favorite anymore!

HSCU E-statements can now be found from our NetTeller login. With only one username and password, you can now access your online banking, e-statements, bill pay, and even message the credit union.



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 shorter 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



4 Cards to Fit Your Needs!

VISA Platinum

- Low Fixed Rate of **9.9%**
- **Credit Limits up to \$20,000**
- CashBack Rewards Program

VISA Gold

- Low Fixed Rate of **12.9%**
- **Credit Limits up to \$20,000**
- CashBack Rewards Program

VISA Classic

- Low Fixed Rate of **14.95%**
- Comes with all of the basic features
- **Credit Limit: \$500 to \$5,000**

Credit-Builder VISA

- Comes with all of the basic features
- No Annual Fees

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, May 17, 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!



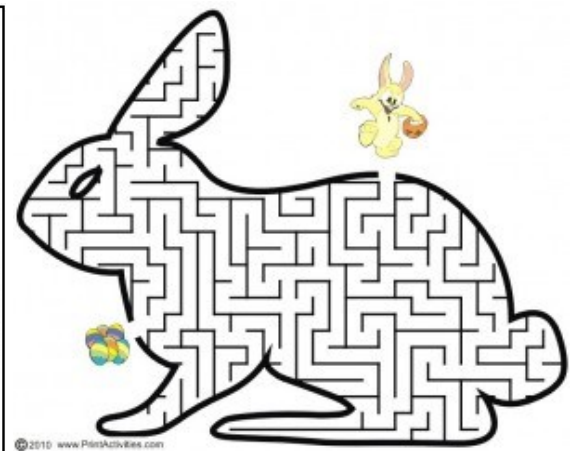
Easter Egg Word Maze

Spring Flower Word Search

Spring

BUDS DAFFODILS FLOWERS GRASS RAIN	G F S Q O I I S L S U R E D U R Y G N D M B K V B T A P T I Q E K D I F S K N F A G H E H P B C P T D R F B W S Q P R J I S R E W O L F D T L S L F H Z F G D S A N U M U X U U F R R I D J T Z T H C U Z A J A L U T V U M B R E L L A S S B M B N S M G N I R P S M K R A I N B O W D J A C P	RAINBOW SEEDS SPRING TULIPS UMBRELLA
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Decorate Your Easter Egg!

