



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

Business Checking and Savings

Whether your business is large or small, our Business Share and/or Checking account will surely satisfy all your needs. In a business, money continually comes in and out of your account. At Heritage South, we want to help you keep the best track of what's yours at all times.

Here are just some of this account's features:

- Free online banking via NetTeller
- Free VISA debit card
- Free monthly e-statements
- Free telephone banking service via PhoneTeller
- Free Online Bill Pay service



2018 Car Sale

HERITAGE SOUTH CREDIT UNION

April 13th and 14th, 2018

APR as low as .99%

It's Back! 8th Annual Car Sale April 13th-14th 2018

Join us as we partner with local dealers for our 8th Annual Car Sale Event. We will have a team onsite to assist with questions and financing. The two-day event is happening at our main office on HWY 280 - but don't forget we can also help with your auto re-financing needs at any of our four locations from April 1-30. Trust us - you don't want to miss this opportunity! Get pre-approved today by calling, visiting us online, or coming by one of our branches.



Denney Automotive

J & N Auto Sales, LLC

Robo Motors

Stop N Shop Auto Sales



TRAVEL

VISA Travel Cards

Whether you are traveling overseas or down to the beach, a VISA Travel Card is a safe and secure way to make purchases when away from home. Stay away from paper-based traveler's checks! They can easily become lost or damaged rendering them useless. You can easily load money on the Travel Card from the cumoney.com website with a maximum of \$5,000 per card.

The VISA Travel Card is accepted everywhere VISA is accepted worldwide, which is over 20 million locations. If you are interested in a reloadable debit card, look into our reloadable debit card product.

Vacation Club

Need a little help remembering to save up for a special vacation? A Vacation Club account may be the perfect tool to help you avoid the money crunch around vacation-time.

Relax instead of worrying about saving your money.

At maturity, the funds are deposited and you're ready to go!

Setup your vacation club account for free and then let us do the work!

Alerts & Notifications

Alerts and Notifications service delivers frequent or scheduled account alerts to you via text or email messages. Our Alerts and Notifications service is better than ever. To access Alerts, log in to your account, click the Account Management Settings tab from the menu bar, choose Alerts and Notifications and then select one of the many Alert Types that you wish to receive going forward. You can even take a few moments to Add an alert that's not currently setup.

Customize Alerts to Fit Your Needs! Now, you can quickly and easily customize your account alerts with threshold dollar amounts, schedule the frequency of updates and even add personal messages that will be sent along with the alert notification. The service is designed to make it more convenient to securely manage your account.

With Alerts & Notifications, you'll always know what's happening with your account and your money. If your Checking Account balance gets too low or if your Credit Card balance gets too high, Alerts & Notifications will let you know without even having to log in to Online Banking.

New Hires



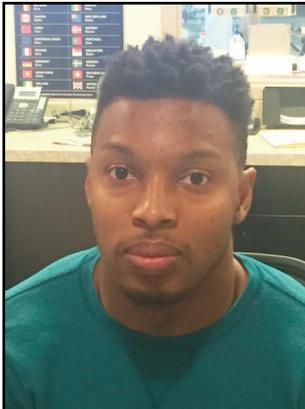
Amber Wheeler
Full-time Teller
Broadway Branch, Sylacauga



Alli Price
Full-time Teller
Alexander City



Allyson Strickland
Part-time Teller
Hwy 280, Sylacauga



Kadarius Borden
Full-time Teller
Hwy 280, Sylacauga



Autumn Heacock
Full-time Teller
Childersburg



Summer Kissic
Part-time Teller
Childersburg



Brittany Gulledge
Full-time Teller
Moody

Stop by and meet our new faces today!

Online Loan Application

Quick, easy and convenient!

A signature line of credit allows access to a line of credit for home improvements, weddings, school, vacation, emergencies, overdraft, etc. without the need to come in for a loan. Money can be transferred out of the line of credit at any time and is deposited straight into your checking account.

Visit our online loan application and apply for a loan today!

www.myhscu.com/Loans/Apply-for-a-Loan



MobileTeller

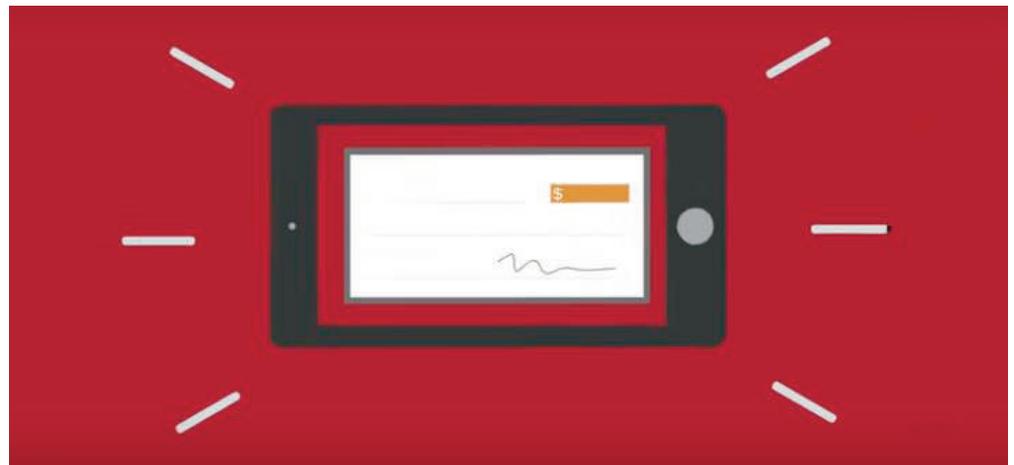
MobileTeller gives you instant connectivity to your credit union account online using methods optimized for your smartphone or tablet. You can access your account anytime from anywhere!

Here are some of the features and functions of MobileTeller:

- View transaction history
- Transfer money
- Mobile Deposit
- Make Loan payments
- One-Click access to Bill Pay

Mobile Deposit Capture

The newest feature inside our MobileTeller App is Mobile Deposit Capture. You can now enroll with your teller to deposit checks safely, securely, and conveniently anytime, anywhere!



Contact us:

Phone: 256-245-4776/Email: msr@myhscu.com

Or visit us at one of our locations:

Sylacauga – Broadway Ave. / Sylacauga – Hwy 280

Childersburg – Hwy 280

Moody – Moody Parkway

Alexander City - Hwy 280