



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

## Visa Credit Card improvements

As part of Heritage South Credit Union's continuing efforts to enhance our products and services, we are pleased to announce upcoming improvements to our Visa Credit Card program.

Some of the new features will include Instant-issue Visa Credit Cards, an awards program that will allow members to earn points on specific purchases, an after-hours "Decline Line" for assistance regarding a declined transaction, text alerts for fraud prevention, and more!

In the next few months details and more information will be available!

## Shared Branching

Heritage South currently has four locations throughout Central Alabama to serve our members. But what if you are out of town or on vacation and need to make a deposit? Lucky for you, as a member of Heritage South Credit Union you have access to over 5,000 credit union locations throughout the country through our shared branching network. You can make transactions on your HSCU account, cash checks, make loan payments, and much more. To find a shared branch location near you, visit [sharedbranching.org](http://sharedbranching.org). When you visit a shared branching location, let them know you are a member of Heritage South CU and all you need is your account # and government issued photo ID.



## 5th Annual Car Sale Event!

Auto Loan with rates as low as **.99% APR\***

Over 200+ Cars and 10+ Dealers to choose from.

**May 15 - 16  
Friday & Saturday**

Join us as we partner with 10 local dealers for our 5th Annual Car Sale Event. We will have a team onsite to assist with question and financing. The two day event is happening at our main office on Hwy280 - but don't forget we can also help with your auto re-financing needs at any of our four locations from May 1-16. Trust us - you don't want to miss this.

**Get pre-approved today by calling, visiting us online, or coming by one of our branches.**

**256.245.4776 | [myhscu.com/carsale](http://myhscu.com/carsale)**

\*APR advertised is the credit union's lowest rate and is available only to borrowers with qualifying credit. Refinancing will be available from May 1-16, please inquire about rates. This is a limited time offer.

# Sincerely



It was spring break 1998, my mom and I walked into New Horizon Credit Union in Midtown Mobile, Alabama. I had just turned 16 a few months prior and I was ready to purchase my first car. I had saved up \$1000 from various part-time jobs and my parents said they would match it. The loan officer informed me it would better for me to build some credit rather than empty the account out. She suggested a share secured loan that would allow me to take care of both my needs. I didn't really know what she was talking about, all I knew was I had to pay \$100 dollars a month for almost two years.

I had completely forgotten that story until last week when I had Mary in my office. She was driving a pickup older than me and it was on its last leg. She also told me since her husband had left, her credit was "less than perfect". She was working a minimum wage job and she was certain she wouldn't qualify for a loan but was desperate, nonetheless. After discussing her budget and expenses, I noticed Mary had just received a large refund from the IRS. I asked her what she was going to do with that money. She then let me know her house was falling apart too. She was hoping to stretch the money enough for a down payment for a used car, fix the house and catch up on some bills.

It was so exciting that almost 20 years later I had come full circle and was able to work out a plan for her to use her refund as security on a loan to help rebuild her credit. We got online and looked up some reliable used cars that she was going to check out and lastly I even helped recommend a few honest contractors. When she left my office she was nearly in tears.

Two years ago when I started at Heritage South, I was reading our credit union philosophy, "People Helping People"; and even though I understood and agreed, it wasn't until last week that I got to experience it. I am so proud to be able to serve our membership. If you want to discuss your specific financial needs, my door is always open.

A handwritten signature in black ink, appearing to read "Kevin Lott".

Kevin Lott, MLO, CCUFC  
Chief Lending Officer

## Fayetteville High School - Wolf Branch

We are excited to announce that our second Student Branch at Fayetteville High School will be opening soon! This student-run branch is designed to teach financial responsibility and give the students an opportunity to learn how to conduct themselves in a business environment. Access is limited to the students and school administration. Here they are able to make deposits, withdraw money, and even open new accounts with the required paperwork and parental permission.

We are excited about partnering with yet another local high school and giving students in our area the chance to learn about financial responsibility as well as prepare them for handling their own finances in the future! See [MYHSCU.com](http://MYHSCU.com)>In Schools for more info!



# NOW'S THE TIME TO BUY! MORTGAGE INTEREST RATES AT AN ALL TIME LOW



With everything that has been going on in the mortgage and real estate markets lately, now could be the time to get a check-up on your home mortgage. Even with the reduction of property values, there is still a silver lining. Interest rates are at historic lows.

Heritage South real estate loans offer you a choice - adjustable rate mortgages with terms to 30 years, fixed rate mortgages with terms to 15 years, or our HSCU Home Equity Line of Credit Loan.

Call or stop by one of our offices to make sure your current mortgage makes sense. We want to save you money with our low cost HSCU loans.

## Retiring after 45yrs. of service

Rhonda Dukes has spent 45 years graciously serving the members of Heritage South Credit Union. She provided excellent service and we would like to honor and thank her for her time with us. We are sad to see her go!

Below are some farewell comments/testimonies to Rhonda from our HSCU Facebook page:

"So sad! This woman has done so much for me and my family! I love her like she is a part of my family!" - Tommy R.

"I don't know how they will make it without her. Rhonda has been a blessing to me and my husband for years always helping us. We love her to death." -Denise C.

"When my husband passed away, Rhonda took care of everything for me, no worries. I hope she really enjoys her retirement." - Lynn B.

"Thanks for your many years of loyal service. Your kindness, love, and understanding is going to be missed, but I know you are ready to begin a new chapter in your life. Love you!" - Harriette S.

"Mrs. Rhonda will truly be missed. She has been there helping us since the old Avondale Credit Union days. She would go above and beyond to help in whatever situation. She does everything she can to help her (members). It will not be the same walking in and her not being in that first office. So sad, but so happy for her. I hope you enjoy every minute of your well deserved retirement!" - Paula M.

"Rhonda has been an exceptional blessing at the credit union and will continue to be our special friend. Love and congratulations, Rhonda! Time to enjoy life to the maximum!" - Bobby H.



# KIDS CORNER

## REPORT CARD REWARDS

Heritage South will reward your good student by depositing money into your child's Kids Club account when you bring in his or her most recent report card. We will deposit money based on the number of 'A's and 'B's (or comparable if a different grade scale is used). EACH 'A' will then enter the child for a grand prize drawing for a \$50 deposit into their account. All of the details can be found on our website at [myhscu.com/kidsclub](http://myhscu.com/kidsclub).



## UPCOMING EVENTS

### 5TH ANNUAL CAR SALE

**WHEN:** Friday & Saturday, May 15 & 16, 2015

**WHERE:** Hwy 280 Main Branch, Sylacauga

Join us as we partner with 10 local dealers for our 5th Annual Car Sale event! Our team will be onsite to help assist with questions and financing. The two day event is happening at our Hwy 280 Main Branch - but don't forget we can help with your auto refinancing needs starting May 1-16 at any of our four convenient locations - don't miss it.

[www.myhscu.com/CARSALE](http://www.myhscu.com/CARSALE)

### KIDS DAY BLAST

**WHEN:** Saturday, June 13, 2015

**WHERE:** TBD

Every year we set aside a day exclusively for our Kids Club members filled with food, fun, and more! Mark your calendar and check our website and Facebook page in the next few months for more info on this exciting event!

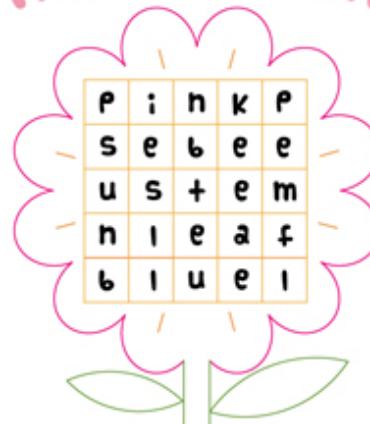
## HOLIDAY CLOSINGS

Memorial Day

May 25



### Flower Word Search



pink      bee      sun      blue  
petal    stem    leaf

