



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

## We've got news!

We are happy to announce in the next few weeks you will begin to notice some improvements and upgrades to our Bill Pay service and NetTeller online banking!

Be on the lookout for an easier way to use Bill Pay, and a modern, more streamlined look and feel to our NetTeller online banking. At Heritage South, we are constantly making improvements to enhance your experience.

If you are not a current Bill Pay user, ask a Member Service Representative today how to enroll so that you can make and schedule payments, learn to set reminders for due dates, and even pay individuals. Bill pay is easy to use, safe, secure, and convenient! Learn more on our website, myhscu.com.

## Kids Blast: June 4

You do not want to miss our annual KIDS BLAST event on Saturday, June 4, 2016 from 9AM - 12PM at our HWY 280 branch in Sylacauga! This is one of the most fun days of the year for our Kids Club members.

We will have face painting, free snow cones, inflatables, relay games, prizes, food, crafts, and more!

This event is designed just for our Kids Club account holders, but we will have staff on-site ready to open Kids Club accounts for any others who wish to attend. All you will need to open the account is \$5 and either a Birth Certificate or Social Security card.

We can't wait to see you there!



## 6th Annual Car Sale Event!

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

Over 200+ Cars and 8+ Dealers to choose from.

**April 8 - 9**  
**Friday & Saturday**

Join us as we partner with 8 local dealers for our 6th 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 April 1-30. 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 April 1-30, please inquire about rates. This is a limited time offer.

# Sincerely



A few years ago I attended a credit union conference where the keynote speaker, John Foley (former Blue Angels pilot), spoke about the power of gratitude. Numerous studies have concluded that people who consistently practice gratitude report a host of benefits including: stronger immune systems, are less likely to become sick, have less stress and are generally more optimistic and happy, and are better apt in the face of loss or trauma.

I teach a financial literacy class throughout the year at my church and awhile back we had the sweetest lady come through the class. Her name was Netta and she didn't have much. In fact, she was homeless. But, she was able to get a food stamps check each month for \$170 which was her only source of income. It was a few weeks into the class before I discovered she took two different buses from Fairfield to Vestavia and then would walk two and a half miles from the bus stop to our church. Not once did she ask for monetary help during the class and was faithful to attend every week with a smile on her face. She used to say she didn't, "Want for nothing". I've never met someone before Netta who had so little, yet was so grateful. Contrast that to when John D. Rockefeller was asked, "How much money is enough?" to which he replied, "Just one more dollar."

I was recently asked what I thought was the single biggest problem in the world today. Our President might say Climate Change. Others may say ISIS. I am reminded of The British Times which once sent out an inquiry asking, "What's wrong with the world today?" to which G.K. Chesterson wrote back:

"Dear Sir,

I am.

Yours, G.K. Chesterson."

We have become a culture of discontent, lethargic, and selfish people. We have been told our whole lives we have to look out for ourselves because no one else will. What might happen if we shifted our focus outside ourselves? What might happen if we began to live an intentional life that we are grateful for each day?

John Foley starts each day before his feet hit the floor, meditating on the previous day with gratitude and praying for a spirit of thankfulness for the upcoming day. That is pretty good advice. I am going to give it a try, will you join me?

A handwritten signature in black ink that reads "Kevin Lott". The signature is fluid and cursive, with a long horizontal stroke at the end.

Kevin Lott  
Chief Lending Officer

# Healthy Hearts for Harrell

Heart Disease is the #1 killer in America. On August 9, 2015, a sudden heart attack claimed the life of ACIPCO Federal Credit Union's CEO, Mike Harrell. Mike was the husband to Heritage South Credit Union's CEO, Daphne Harrell. Because of the direct impact his death made on our credit union family, we're partnering with the American Heart Association's "Life is Why" campaign in order to raise awareness of the dangers of Heart Disease and educate our members on the importance of being Heart Healthy.

Along with ACIPCO FCU staff and Heritage South CU staff, Daphne and Mike's son Heath Harrell, CEO of Guardian, has also joined the cause. Each credit union has created a special account in Mike's name (Healthy Hearts for Harrell) to accept donations\*. Together, our goal is to raise \$25,000 by June 1, 2016, with all proceeds to be donated to the American Heart Association in memory of Mike Harrell. We will also participate in the Birmingham Heart Walk on June 6, 2016, and invite everyone to join our team.



Heart Disease affects us all. Please help us as we promote the importance of healthy living and raise vital funds to fight this killer. Do it for yourself, do it for your family, do it for Mike.

\*All donations are tax-deductible.

## Ways you can help:

- Donate in branch or online by going to [www.myhscu.com](http://www.myhscu.com) and finding Hearts for Harrell banner on our welcome page.
- Purchase a heart to be displayed inside any branch for \$1 or more.
- Buy a raffle ticket for \$5 to have a chance to win a BIG GREEN EGG! Visit any branch or ask a credit union employee how you can purchase.



## "HEY MOM AND DAD, WHAT'S A CREDIT UNION?"



How do you explain to kids that a credit union is more than a bank?

A credit union is a not-for-profit financial cooperative, so its foundational principles include things like helping the community and educating members. But that's a difficult concept for a kid to understand.

So keep it simple.

Tell them the credit union is a friendly place where people come together to help each other save and lend money.

Explain that the credit union is there to help them—and their friends and neighbors—make good money decisions.

Ultimately, a credit union wants to make them and their community stronger.

Credit Union  
**STRONG**  
NATIONAL CREDIT UNION YOUTH MONTH

## Get Money **FIT!**

★ WARM UP BY OPENING  
A SAVINGS ACCOUNT

★ AIM HIGH AND SET  
A SAVINGS GOAL

★ VISIT YOUR CREDIT UNION  
TO STAY ON TRACK

Credit Union  
**STRONG**  
PUMP UP YOUR SAVINGS!

# KIDS CORNER



**HERITAGE SOUTH**

YOUR COMMUNITY CREDIT UNION

## UPCOMING EVENTS

- |            |             |
|------------|-------------|
| CAR SALE   | April 8 - 9 |
| Kids Blast | June 4      |

## HOLIDAY CLOSINGS

- |                  |        |
|------------------|--------|
| Memorial Day     | May 30 |
| Independence Day | July 4 |



ALL YOUR ACCOUNTS, ONE APP.

Multiple accounts. Multiple credit unions. Download the Sprig by CO-OP app to your mobile devices and all your accounts are in reach.

- Access all your accounts at participating credit unions through one app
- Transfer money between credit unions instantly
- Send money securely to other people through real-time person-to-person (P2P) payments

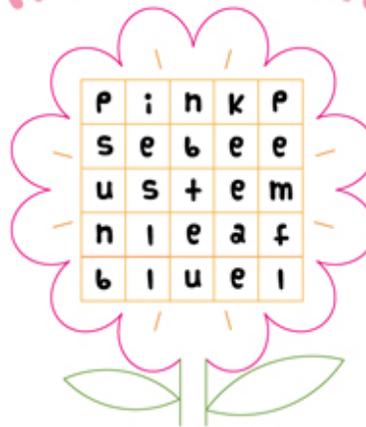


April is YOUTH MONTH for credit unions!

If you have been on the fence about whether to open your child or grandchild a Kids Club account, now is the time!

Not only will they earn Report Card Rewards, but they get invited to member only events and can participate in fun giveaways throughout the year!

### Flower Word Search



pink    bee    sun    blue  
petal   stem   leaf

