



## Buzz Points

### Rewards Programs

Our Buzz Points™ Rewards Program turns your everyday purchases into rewarding experiences! It's easy, it's free and it supports local businesses! Buzz Points™ is a free feature of your account that pays you points for your Heritage South Credit Union Debit Card purchases. Then you can redeem your points for gift cards from participating local merchants.

While you earn points with every transaction, everywhere you shop, Buzz Points wants to reward you bonus points for shopping locally. Local businesses support communities and enable the city to thrive both financially and philanthropically. Studies have found that up to 58% of local businesses' profit stays in the community versus only a maximum 33% of national businesses' profit. More money in the community means more growth, more jobs, and a more robust local economy.

Building a stronger community, one point at a time.

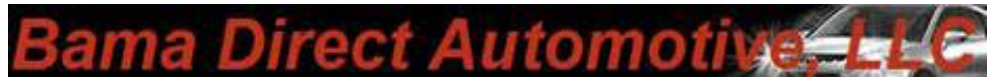


### It's Back! 7th Annual Car Sale April 7th-8th 2017

Join us as we partner with 10 local dealers for our 7th 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.



## 200+ Cars from 10 dealers including:



# 80 Years

Over the next few newsletters we will be taking a look back at our 80 years of history. We hope you enjoy seeing snippets of the past just as much as we do!

## 30's, 40's, 50's

### Avondale Mills Federal Credit Unions Have Made Splendid Progress

\* Seven years ago, at the suggestion of Donald Comer, a small group of employes of the Avondale Mills at Birmingham joined together and formed a Federal Credit Union. From this small beginning this first Avondale Credit Union has grown until it now has resources of over \$27,000.00. Other credit unions were later established by Avondale Mill employes at Alexander City, Sylacauga and Pell City. The combined resources of the four credit unions on July 31, 1943 was \$153,383.08. Since organization loans totaling \$776,335.83 have been made. Outstanding loans on July 31st totaled \$81,540.93. A total of \$694,794.90 has been borrowed and repaid with interest. Had it not been for the Credit Unions much of this money would have been borrowed from loan sharks at a high rate of interest. Instead, employes borrowed it from their fellow employes with benefit to both borrower and lender.

The encouragement of this service is the major function of the Credit Unions.

\* The Avondale Mills Credit Unions are managed and directed solely by the officers and directors elected by the membership. A list of the officers, directors and members of principal committees follows.

### Avondale's President's Corner

#### How To Bake The Best Pie Anyone Ever Tasted

There is a sure-fire recipe for cooking a successful business pie. Three ingredients are necessary. The pie will not be good without all of them. Some cooks may favor more of one and less of the other. In my opinion, the best pie will have them mixed in exactly equal quantities. Here they are, and the order I am listing them in has no relationship to their importance. They are each of equal importance:

First, the price of the pie must be reasonable and competitive. This means that we must operate with a degree of efficiency which will result in a low unit cost and thus make possible a reasonable and competitive price.

Second, the pie must taste good to the person who buys it. The quality must be good, and good enough so that the customer will want another one.

Third, we must actively, intelligently and constantly promote the sale of the pie. We must have pie salesmen whose ability is second to none.

We have to be in dead earnest about having all three of these ingredients in our pie. Price alone will never bring success. Quality alone will not save us. The best sales and promotional effort alone won't keep the cash register ringing. Price, quality, and promotion well mixed is the recipe that can't be beat. It is the only recipe which is likely to create profits to share.

*J. Craig Smith*

### Avondale Employees Federal Credit Union

For the benefit of the members of this organization the treasurer publishes this monthly report. There is no doubt in our minds after hearing the comments of the members, but what this Credit Union is indeed serving a need. Knowing the good that can be obtained from this type of organization we encourage the people who are interested to organize a Federal Credit Union. If the Avondale Union can be of assistance to any group in the organization of such a movement, we will be very glad to furnish information, to help in the organization, and to help in the beginning operation.

I would like to state here that this organization is not to help those people who already have the comforts of life. We are interested primarily in those people who need financial aid at a rate of interest that will not be a burden. We encourage thrift so that at the time of need our members may find that they need not look to other sources for aid. We firmly believe that to burden a person with a debt through loans that are too large for quick payment is a great harm.

## Alerts & Notifications (Email or Text Message)

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.

### What Do I Get With Account Alerts & Notifications?

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. log in to Online Banking.



### Alert types Include:

- Balance Updates
- Low Balance
- High Balance
- Large Withdrawal
- Large Deposit
- Loan Payment Updates

# Sincerely



Hello Everyone,

Thank you so much for your patience and understanding as we have been replacing debit cards. We sincerely apologize for the inconvenience, but feel that each member would want us to protect your account as if it were our own. There are no reported cases of loss at this time, but we want to do everything possible to ensure that there are none.

On February 7th, 2017 we have received information from Visa that during the period of October 25, 2016 through January 19, 2017 some member card information may have been breached. The alert stated that more than 355,000 credit and debit cards had been compromised at an unnamed retailer. Unfortunately, at the time of alerts, we typically don't know how much information was in danger. On February 9, 2017, the national news reported a breach at Arby's fast food restaurants.

<https://krebsonsecurity.com/2017/02/fast-food-chain-arbys-acknowledges-breach/>

Heritage South Credit Union has chosen to be proactive in protecting our member's accounts. We want to treat each account as if it was our own. I would not want to have a card in my wallet that I was afraid that someone "might" have the card information or part of it. Therefore, HSCU chooses to allow you to replace your card at our cost to keep you more secure. Each financial institution has to make their own decision regarding replacing cards or not, but we choose to take that expense to keep your hard earned money safe.

We have taken extra effort to call each member to notify them of the need to replace their card. We arrange the best time to block and reissue the cards at our office. Each member can select to come into our Moody office or Hwy 280, Sylacauga office to receive a card while you wait or go to the Broadway or Childersburg offices and pick up your card the next day or order a card and pin by mail. Cards obtained at our offices allow you to choose your own pin. Cards ordered by mail come with a generic pin and are usually received within 7-10 business days. Any of our cards can then be re-pinned in one of our offices or by using the pin by phone at 1-877-PHONEPIN.

Jamie M. Payton  
Chief Executive Officer

# Kids Club

## This year we plan to make being a kids club member even more rewarding!

Here are some of the new benefits we are offering Kids Club members:

- Extra privileges and prizes at Kids Club events
- Students get paid to make good grades
- More prizes for Kids that reach their deposit goal
- More giveaways and drawings

The ultimate goal for our Kids Club is to teach young children the importance of saving their money!

## Report Card Rewards

At Heritage South, we know how difficult it can be to make good grades in school. We want to reward our Kid's Club students by depositing money into their kids' club account when they make good grades in school.

- \$2 for each A and \$1 for each B, maximum 8 per period in academic classes only
- Each A enters the student into a \$50 Grand Prize drawing
- You must bring your report card to one of our branches or student branches to be scanned into your account for verification
- For younger students, we will also deposit money for other grade scales (i.e. E, S)
- Report Cards will be accepted for the most recent grading period only

## Update! New Branch in Alexander City, AL Progressing!

Heritage South Credit Union Board of Directors, staff, and members of the Alex City community joined together on Friday, December 2nd to celebrate the ground breaking of what will be HSCU's fifth location.

The new branch location will be conveniently located along Hwy 280 and the project is expected to be completed sometime in late 2017.

We are thrilled to become a part of this community and cannot wait to serve existing members and the people of Alex City!



## Coffee Club Returns

Back by popular demand from our members and Board members, coffee club will be returning on a once monthly basis. CC will be held the second Friday of each month. We will rotate the location from 280 to Broadway each month. It's a great way to network with fellow Heritage South members and Board members.

The first coffee club will be hosted at the 280 office on Friday May 12th at 7:30a.m.!



## Contact us:

**Phone: 256-245-4776**

**Email: [msr@myhscu.com](mailto: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 – Coming soon!**