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MEMBER NEWSLETTER

Summer 2010

## You wouldn't put the wagon before the horse.. So don't go to a dealership before you visit us!

Now is a great time to purchase a new or refinance an older vehicle through Heritage South!

Special rates as low as **3.95%** APR on new and used purchases made during May, June, or July. Each member who purchases or refines a vehicle in May, June, or July will be included in a grand prize drawing for **FREE PAYMENTS FOR 12 MONTHS!!!**

### Already hitched up with the wrong lender?

Refinance with Heritage South Credit Union and we will reduce your contract rate **1%** for the remaining term!

*\*\*Standard credit qualifications apply, so see loan officer for details.*

## Already approved? Research, Shop, *then* Buy!



### Use our online Automobile Research Center

You can use our FREE online auto-buying tools to find the car you want, *fast!*

You can now finance your vehicle directly from the sales room floor at most major dealerships in the area.

We offer competitive rates and flexible financing options as well as easy payment through our online banking, payment automation, and online bill pay services.

Our online Automobile Research Center is a great tool for learning *everything* you need to know before purchasing your next automobile.

Here are some of the great features available on the Automobile Research Center site:

- Search New & Used Dealer Inventories
- Build your new car
- Research your trade-in value with NADA and Kelley Blue Book
- Locate a participating dealership nearby to finance on the lot!
- Get tips for buying vs. leasing
- Request a CARFAX vehicle history report
- Understand your credit info and much more...

Whether you are just browsing around or actively searching, go here *first* to get the info you need to make an informed decision with your next vehicle purchase.

Start researching now! Follow the link from our homepage at [myhscu.com](http://myhscu.com)

To start researching today, click the "Research *BEFORE* You Buy!" graphic on the right side of our homepage, below the video.

### BRANCHES

Main Office  
Broadway Office  
Childersburg (COMING SOON)  
**See website for operating hours**

### ATMs

Main Office  
Broadway Office  
Sylacauga HS (restricted)  
Coosa Valley Medical Ctr  
Citizens Baptist Medical Ctr

### Upcoming Holiday Closings

Independence Day Observance:  
July 5  
Labor Day: September 6

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# Heritage South Credit Union

MESSAGE FROM THE CEO

## We're still Safe, Secure, & Stable

All the challenges our nation's economy has faced, especially within our own community over the past 18 months, has made many people question the safety and soundness of their financial institution.

Although credit unions themselves have not participated in the questionable practices that have led to the current economic crisis, it would be presumptuous to say that we are immune to its effects any more than to say it has not affected our members.

Heritage South Credit Union's highly conservative financial practices combined with the efforts of our board, staff and loyal members give us the advantage to maintain our position as one of the safest financial institutions in our area. We would like to point out some facts to back this claim.

- Our credit union is extremely well capitalized. The credit union industry standard for being "well capitalized" is 7%. Heritage South Credit Union ended the year 2009 with capital in excess of 14%.
- Heritage South Credit Union continues to be awarded a five star ranking from **BAUERFINANCIAL**. **BauerFinancial, Inc.** has been analyzing and reporting on the financial condition of the nation's banking industry since 1983. **BauerFinancial** is the source for unbiased, independent bank and credit union star-ratings. No institution pays for its rating, nor can they avoid a rating.
- HSCU has always made prudent loans to responsible members, resulting in delinquency well below our peers. This is how HSCU can continue to serve our member's lending needs with high quality loans at great rates.
- Your funds here are perfectly safe. Your funds are federally insured up to \$250,000 by the National Credit Union Share Insurance Fund and backed by the full faith and credit of the U.S. Government, just as the FDIC does for bank deposits. No credit union member has ever lost a dime of federally insured funds.

It is business as usual here at Heritage South Credit Union. Our service to you is not affected by the recent government actions. The same level of quality service you have become accustomed to and the safety and soundness that you expect will continue as we face the challenges of the current economic conditions.

*Daphne Harrell*  
CEO

## Reloadable Debit Cards: You fund it, They spend it!

- Is your high schooler applying to a college, university, or tech school?
- Is your child leaving to go off to school?
- Does your son or daughter have an enormous balance on a credit card?
- Did your son or daughter just use the "emergency" credit card for a non-emergency?
- Did your son or daughter just bounce some checks?
- Have trouble getting approved for a debit card?

If you answered "Yes!" to any of these questions, a CUMONEY reloadable debit card may be right for you!

The CUMONEY reloadable debit card is an everyday reloadable card that allows you to practice "cost containment" with your college-bound children.

The card is also flexible and can be used anywhere VISA is accepted.

In addition to being a convenient way to pay, the CUMONEY card offers other benefits:

- Budgeting Tool—a great way to teach young adults how to manage their finances
- Flexible—can be used anywhere VISA is accepted
- Reduce potential for poor credit ratings with bad spending

For more information, go to [myhscu.com](http://myhscu.com) or stop by one of our branches to speak with a member service representative.

# Heritage South Credit Union

## In the Community....

### Donation Drive for Care House

The donation drive for Care House in the months of March and April was a great success!

We want to thank all employees and members that chipped in to donate their canned goods, nonperishable items, etc., the Care House was grateful to see people donate in a time of need.

Thanks again!



### School Supplies for SAFE

Throughout the months of June and July, Heritage South will be a drop-off location for school supplies in the School Supplies for SAFE donation drive.

You can drop off any school supplies, preferably the ones that appear on the school supply lists, at either branch and SAFE will properly distribute the school supplies before school starts.

### Upcoming Events

Heritage South will be working with several different community organizations and events, so when you know we are there, stop by and say 'Hello!'

- Coosa Fest in Childersburg

We will be handling the kid's area for Coosafest. Bring your kids and have a good time with the credit union over the weekend.

- Salvation Army Angel Trees during Christmas

Both branches will have Angel trees in the lobby this year.

Simply stop by and pick an angel from the tree and then drop off your donation when you're through shopping.

### March of Dimes—Jail for Bail

Keith Weldon represented the credit union in this year's March of Dimes Jail for Bail



## ? Did you know...

**you can get your monthly statement of account quicker, easier, and more secure than through the mail??**

That's right! No more waiting 3 or more days to receive your statement in the mail, Sign Up for **eStatements!**

With eStatements, you can log in and view or print your statement with ease, sometimes at least two or three days before your printed statement would arrive.

After signing up for eStatements, you can also add eNotices. You can receive notices by email of significant events on your account, like overdrafts, safe deposit renewals, and certificate renewals. It's another easy way to stay in touch with your account.

To sign up for eStatements, simply go to **myhscu.com** and click on the **View eStatements** link at the top of the page. Then click the **First Time Users** link and your information will be sent to us for approval.

## Library Summer Reading Program



Heritage South is proud to be one of the sponsors for this summer's reading program at the B. B. Comer Memorial Library.

This year's theme is **Make a Splash—READ!**

Registration began June 1st and continues through July 2nd.

Any child aged 3-15 may participate by registering in the Children's Department of the library.

Set your goals and beat them to be entered into a **grand prize drawing!**

Check out our website for links to more info.

The library will also host programs for children on Mondays, Tuesdays, and Wednesdays. There will be a wide variety of performers and activities on display for the children to see.

- Monday Programs—Children of all ages, 10am to 11am
- Tuesday Programs—Children 3-5 years, 10am to 10:30am
- Wednesday Programs—Children of all ages, 10am to 11am

Check our website for more details on the weekly performances.

## Upcoming Program Event Schedule

- July 5 — "Dive Right In" featuring the Tommy Johns Puppets
- July 6 — Something's Fishy
- July 7 — Professor Aragorn, Miss Story & "The Critter Club"
- July 12 — "Quite a Catch" featuring juggler Ron Anglin
- July 13 — An Ocean of Fun
- July 14 — Balloon Artist DeWayne Reynolds
- July 19 — "Animalympics" featuring Peter Hart puppets
- July 20 — At the Pond
- July 21 — Learning Through Song featuring Melinda Mills

Don't forget! You don't have to be a member OR be participating in the summer reading program to enjoy these great performers.

All programs are FREE and open to the public so feel free to join in on the fun!



Count by 2's to 100 from the boy to the bicycle.

176	178	184	186	192	194	200			
174	180	182	188	190	196	198			
172	166	164	162	160	158				
170	168	30	32	154	156	142	140	134	132
24	26	28	34	152	146	144	138	136	130
22	20	18	36	150	148	58	60	126	128
8	10	16	38	52	54	56	62	124	122
6	12	14	40	50	48	66	64	118	120
4	2		42	44	46	68	70	116	114
			80	78	76	74	72	110	112
			82	88	90	96	98	108	106
			84	86	92	94	100	102	104

## Summer Word Search

AUGUST

BARBECUE

BASEBALL

BEACH

BIKING

GOLF

HATS

HOLIDAY

HOT

HUMID

JULY

RELAX

SANDALS

SHORTS

SOCCER

SUNBURN

SUNSCREEN

SUNTAN

SWIMMING

VACATION

S	U	M	S	A	N	D	A	L	S	J	M	H	E	R
S	T	A	R	U	T	S	W	H	E	N	U	I	T	S
T	H	E	S	G	N	U	M	M	E	M	R	L	S	O
H	A	T	S	U	L	B	I	K	I	N	G	S	Y	T
O	I	C	E	S	A	R	U	D	O	U	O	N	D	T
L	H	E	T	T	W	E	N	R	R	E	L	A	X	T
I	Y	S	S	W	I	M	M	I	N	G	F	S	E	C
D	O	B	T	N	D	O	F	E	O	J	U	N	L	E
A	A	A	N	R	S	D	E	F	I	I	N	I	L	S
Y	H	R	E	S	O	R	W	I	T	O	H	T	A	H
T	H	B	E	A	C	H	E	A	A	U	T	U	B	M
N	E	E	Q	S	C	U	S	I	C	N	O	X	E	N
E	A	C	N	R	E	T	H	N	A	T	N	U	S	E
T	W	U	E	N	R	T	Y	S	V	E	C	O	A	N
D	S	E	O	F	S	E	P	T	E	M	B	E	B	R