



MEMBER NEWSLETTER

Summer 2011

Want great car loan rates? Look no further!

Looking for a great rate on an auto loan?

Look no further than Heritage South Credit Union!

We've got some of the best new AND used auto loan rates in town and **we'll match dealer rates!**

You'll get the best loan rate and great service from your credit union! Simply stop by and see a loan officer!

It doesn't stop at cars and trucks!

We finance many types of vehicles:

- Cars, Vans, and Trucks
- Motorcycles
- Travel Trailers
- ATVs
- Personal Watercraft
- Boats
- Farm Equipment
- Motor Homes/RVs

Stop by one of our convenient branches to learn more!



Do The Research

Use our online Automobile Research Center to:

- Search for Vehicles
- Locate a local participating dealership
- Get Trade-In values with NADA and Kelley Blue Book
- Get tips for buying vs. leasing
- Request a CARFAX vehicle history report
- Gain access to hundreds of dealerships capable of financing through Heritage South Credit Union

Find the link at <http://myhscu.com>

BRANCHES

Main Office
Broadway Branch
Childersburg Branch
See website for operating hours

ATMs

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

Upcoming Holiday Closings

Independence Day: July 4
Labor Day: September 5

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2011 Claude Sawyer Memorial Scholarship Winner

The winner of the 2011 Claude Sawyer Memorial Scholarship is Jonathan Vick, from Sylacauga High School.

Jonathan is graduating with a 4.14 GPA and was an excellent tennis player for the Aggies, advancing all the way to the state championship match this year. He plans on attending college in the fall to study Architectural Engineering.

Laptop Giveaway Promotion

This year, our Kids Club held a drawing for a brand new Acer Aspire Laptop using our Report Card Rewards program.

For every 'A' that was turned into us with a copy of a report card, the Kids Club member was entered into the Grand Prize drawing.

Out of over 2,280 A's that were logged in our system, Logan White was picked as our Grand Prize winner!



Online Banking Q and A

I'm a little skeptical about Online Banking... Is it secure?

In the world of online banking, it is always better to be skeptical than reckless. So, it is understandable to be a little uncomfortable when you hear the words "Online Banking." The truth is that there have been many measures taken to protect your information when you are logging in and viewing your account information over the internet.

For instance, sign-on screens encrypt your username and password before transmitting, your own computer has internet security (if it doesn't, it should!), and your account information has several layers of security also.

By creating secure passwords, you can minimize the chance of your account being hacked. For tips on creating secure passwords, download and read our Spring 2011 Newsletter from <http://myhscu.com/newsletters/>.

The benefits of using online banking far outweigh the risks.



What can I do when I'm logged into Online Banking?

Online Banking has many features that allows you access to your important account information at anytime, 24 hours a day!

The best part is, there is NO FEE for access to our Online Banking system.

Even if you only check it once a week, you have the convenience of doing it whenever you want, wherever you want!

Here are some of the features you can take advantage of with Online Banking:

- Transfer Money
- Make Loan Payments
- View Check Images
- One-Click Access to Online Bill Pay
- View Dividend Details
- Initiate a Stop Payment

As you can see, there are many advantages to using Online Banking. You can also view your eStatements online and retrieve them quicker and more securely than through the mail.

How do I sign up for Online Banking?

Signing up for online banking is quick and easy!

Simply call our Call Center during normal business hours at 256-245-4776 or come by one of our branches so we can activate online banking on your account.

We will assign you a temporary username and password that you will be asked to change when logging into the system for the first time.

That's it!

Now you're ready to have the freedom of Online Banking, anytime, anywhere!

Why should I sign up for eStatements and eNotices?

eStatements is a more safe and secure way to receive your monthly statement and eNotices is a great way to receive important notices about your account via email or text message on your phone.

By receiving these electronically, you are able to get your information faster and more securely than through your mailbox.

You'll receive information about Insufficient Funds, Safebox Renewals, and Certificate Renewals. Sign up online, today!

Heritage South Credit Union - Privacy Policy

Heritage South Credit Union, your member-owned financial institution is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If you terminate your membership with Heritage South Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

If after reading this notice you have questions, call us at: (888) 245-4776 or (256) 245-4776. You can also write us at Heritage South Credit Union, PO Box 128, Sylacauga, AL 35150.

Information WE Collect about YOU

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications and other forms

Information about your transactions with us

Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions. — We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies and mortgage service companies

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses

Heritage South Credit Union may also work closely to offer products and services to meet member needs. As a result, we may share your nonpublic personal information with each other as permitted by law.

Disclosure of Information to Parties that Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentially protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

What Members Can Do To Help

Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, social security numbers, etc. to other persons.

If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. If your address or phone number changes, please let us know.

It is important that we have current information on how to reach you. If we detect potential fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Upcoming Events

Annual Kids' Blast

When: August 13, 2011 - 9am-12p

Where: Noble Park

End of Summer/Start of the New School Year Celebration!

Come by the park for lunch, entertainment, inflatables, dunking booth, face painting, water balloon fights, drawings for prizes, and much more!

Admission is FREE so come join the fun!



Rapunzel Maze



Summer Word Search

- | | |
|---------------|----------------|
| BANANA SPLIT | ICE CREAM CAKE |
| BLIZZARD | ICE CREAM CONE |
| CREAMSICLE | KLONDIKE BAR |
| DILLY BAR | MILKSHAKE |
| DIPPED CONE | POPSICLE |
| DRUMSTICK | SHERBET |
| FREEZIE | SLUSHEE |
| FROZEN YOGURT | SNOW CONE |
| FUDGESICLE | SORBET |
| GELATO | SUNDAE |

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