



SUMMER 2012

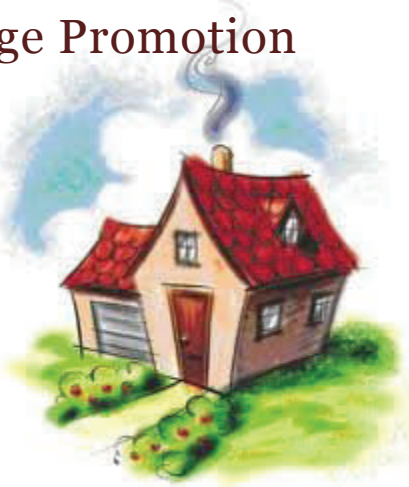
June 2.85%* APR Mortgage Promotion

That's right, 2.85%* on a mortgage loan!

With mortgage rates as low as they are, now is a great time to act if you are looking to refinance or purchase a new home!

Simply bring your mortgage from a different institution or refinance with one that you currently have with us. Some restrictions do apply with a refinance from within the credit union so see one of our loan officers to learn more and see if yours will qualify.

* RESTRICTIONS DO APPLY AND APPLICANT MUST QUALIFY



Take advantage of this great mortgage rate before its gone!

We've got over 4,500 branches... and counting!

With Heritage South Credit Union being a member of the Credit Union Service Center network, you have access to your money at over 4,500 credit union branches and service centers across the country. Access your money anytime, anywhere, with no fees!



Find a service center near you by looking for the CUSC logo, going to <http://creditunion.net> from your computer, or visiting <http://m.cuservicecenter.com> from your mobile phone.

Check Out Our New Facebook Page!

Check out our new facebook page by using a link on our homepage at <http://myhscu.com> or go to <http://facebook.com/heritagesouth>.

You'll find news, photos, and upcoming events and promotions as well as a little bit of credit union history. Also, be on the lookout for upcoming contests we will hold through our facebook page.

Feel free to look around and if you receive great service from the credit union, let us know with a recommendation!



Aggie Branch

The Aggie Branch is located upstairs, above the office and the ATM is located directly across from the office on the 1st floor.

The Aggie Branch is only accessible to teachers, faculty, and students during normal operating hours.

The Aggie Branch is a partnership between Heritage South Credit Union and Sylacauga High School Business/Marketing Education



BRANCHES

- Main Office
 - Broadway Office
 - Childersburg
 - Aggie Branch
 - Tiger Branch
- See website for operating hours

ATMs

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

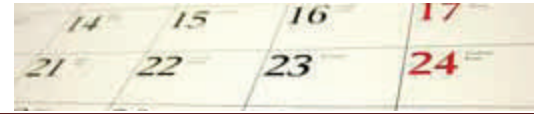
Upcoming Holiday Closings

- Memorial Day: May 28
- Independence Day: July 4
- Labor Day: September 3
- Columbus Day: October 8



Scan this code with your smart-phone to see our current rates!





Upcoming Events

Kids Blast 2012

WHEN: **SATURDAY, JUNE 9, 2012 from 9AM to 12PM**
WHERE: **CENTRAL PARK, SYLACAUGA AL**

It's time for the annual Kids Blast at Central Park.

We will have plenty of games, inflatables, coloring, and entertainment for everyone to enjoy.

We will also have drinks for sale to benefit the Care House.

So come by and be prepared to have lots of fun!

March of Dimes Jail for Bail 2012

WHEN: **THURSDAY, JUNE 21, 2012**

We have begun our fundraiser for the March of Dimes Jail for Bail 2012.

We have collection jars in our lobbies and donation cards.

This year, Adam Keeton, a loan officer at our Broadway Branch, will be representing Heritage South Credit Union.

Please help us make this a successful fundraiser by raising Adam's bail, which is \$200. Or donate to keep him in there!

Discounts on Theme Park Tickets!

We are proud to announce that we are now offering theme park discounts to our members for Splash Adventure Water Park (formerly Alabama Adventure), Six Flags Over Georgia, and Six Flags White Water. Read below to see how you can take advantage of these deals.

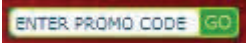
Splash Adventure Water Park

- Go to <http://www.splashadventurewaterpark.com/>
- Click on the link "**Get Tickets**" on the top right corner of the homepage
- Enter the number of Adult General Admission Tickets or 2012 Season Passes you would like to purchase
- Click "**Add to Cart**"
- A new window will appear that will be your "**shopping cart**" at the bottom of the screen there will be a white box that reads "**Promo code? Enter here**"
- Enter the Promo Code **LSCU** in the box and click Apply
- Your total will now reflect the prearranged discount(s)

Simply go to the Splash Adventure Water Park website (<http://www.splashadventurewaterpark.com/>) for more information on attractions and hours of operation.

Six Flags Theme Parks

You can now buy tickets for either park with substantial savings off the main gate price. Not only do you get great savings, you can "print and go" so *no more waiting in line!*

- Choose your park!
Six Flags Over Georgia
(<http://www.sixflags.com/overGeorgia/>)
Six Flags White Water
(<http://www.sixflags.com/whiteWater/>)
- Enter **LSCU** in the promo box at the top of the page.

- Click **GO** to Access and Purchase your Six Flags Tickets!

Go to the Six Flags website (<http://www.sixflags.com/>) for information on days and hours of operation.

Get Your Debit Card Instantly!

Now you can order, receive, and use your debit card, *instantly* with our instant issue debit cards.


You can walk into our main branch on 280, order your card, select your own PIN, and walk out of the credit union with an active card. If you are at one of our branches, you can order your card, select your PIN then pick up the card at the branch on the next business day.

Forget your PIN? We can repin it at any branch.

Simple, convenient, your Heritage South debit card.

You can easily keep in touch with credit union news...

Look for these icons on our website for various ways to stay in touch with credit union news.

 Use a feed reader to receive credit union updates OR You can also subscribe to receive email updates

 Follow us on twitter — @heritagesouth

 Like us on Facebook—<http://facebook.com/heritagesouth>

 Bookmark our homepage