



MEMBER NEWSLETTER

Summer 2012

To Buy or Refi? That is the Question....

...and with rates as low as **2.85%** on a mortgage loan...

Heritage South is the answer!

Whichever way you are leaning, make sure you lean on Heritage South!

- NO POINTS
- NO ORIGATION FEES

You can count on us to give you the friendly personal service you've come to expect from your community credit union.



Stop by and see a loan officer for more details and to get started with your application so you can take advantage of this great rate, it's for a **limited time only!** After all, it's your Heritage!

Care Package Items and Drop Off Locations

Show your support for the Sylacauga National Guard Delta Co. 1-167 and donate care package items that will be sent to Afghanistan.

The care package item list can be found by clicking a link on our homepage, <http://myhscu.com>.

We will accept package items until **August 3, 2012**.

Drop Off Locations

- Serra Honda
- Marble City Pharmacy
- Fred's on Ft. Williams
- Scrubby Dubbies
- Heritage South Credit Union

“Like” our new facebook page!



Before heading off on summer vacation, “Like” our facebook page by visiting <http://facebook.com/heritatesouth> or by clicking one of the several links off of our homepage.

You'll have THE most up-to-date information about credit union news, events, and promotions as well as some upcoming giveaways. We will randomly draw from our pool of “fans” so be sure you visit and click the “Like” button to ensure your name will be on our list!

Email Subscription also available!

If facebook isn't your thing and you still want to receive updates from the credit union, sign up for **HSCU in your Inbox**. Simply click one of the two “Get HSCU in your Inbox” links on the homepage. One is under the current main story close to the tilted orange square and the other is in the **Other Links** dropdown menu at the top of the page.

It's simple, click, enter your email address, and then go to your inbox.

** Heritage South Credit Union maintains this list and DOES NOT sell or show the email addresses on the email subscription list to anyone and we ONLY use this list for the intended purpose.

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 3

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



Curious About QR barcodes? Go to http://en.wikipedia.org/wiki/QR_code to learn more.



This Credit Union is federally insured by the National Credit Union Administration.

Heritage South Credit Union

2012 Claude Sawyer Memorial Scholarship Winner

The winner of the \$2,500 2012 Claude Sawyer Memorial Scholarship is Ben Baker, from Sylacauga High School.

Ben plans to attend Auburn University in Montgomery to major in History and minor in Political Science.

Ben was a 4 year member of the marching band where he achieved all county and honor band honors. He was also a member of the track team, varsity basketball team, all state chorus, National Honor Society, Junior Scholastic society, and the Mu Alpha Theta Math honor society.

Once he has completed college, Ben hopes to become a history professor and basketball coach.

We wish Ben good luck in striving to attain his goals.



Manage your deposits and payments the *EASY* way!

Direct Deposit

Use Direct Deposit to electronically receive money into your checking or savings account. You can use Direct Deposit to accept money for payroll or government checks, no need to wait for it to come in the mail OR wait on a check hold to expire.

To Receive Money into Checking

Supply the following information to have your funds sent electronically to your checking account

- HSCU's routing number: 262277118
- 13 digit checking account number from the bottom of one of your checks.
- Don't have checks? Go to the Member Services section of myhscu.com and click Direct Deposit to learn more

To Receive Money into Savings

To have funds deposited directly to your savings account, supply the following information

- HSCU's routing number: 262277118
- Your 4 or 5 digit account number

If you are still having trouble determining the information you need to provide for direct deposit, feel free to call our Call Center for further help at 256-245-4776.

Ask your employer if Direct Deposit is available!

Automatic Loan Payment

If you have a loan with us, you can setup an automatic transfer to cover your loan payment and never forget it again!

By setting up an automatic transfer from your payroll OR when the loan is due, you can set it and forget it.

Your loan will **always** be paid on time!

Automatic Share Transfers

Automatic share transfers make saving money easy, too! When your direct deposit hits your account, you can disburse the money to any of your shares or loans. So you can deposit some to your checking, some to your vacation club, some to savings, even a little into another account, like a Kids' Club. It's up to you!

By saving a little automatically on each deposit, you will notice your savings accounts grow faster than normal!

Come by any branch to setup your automatic transfers 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.

Summer Library Programs

Heritage South Credit Union and the Kids Club is proud to be a sponsor of the Summer Reading Programs at the B B Comer Memorial Public Library.

The library has already featured several entertaining programs this summer, and there are more to come!

Here are the remaining programs for the summer:

Monday, July 9, 10am — 11am: Camping Out Under the Stars

Cowboy Bruce Brannen

Children of all ages are welcome.

Tuesday, July 10, 10am — 10:30am: Wish Upon a Star

Out of this world books about outer space.

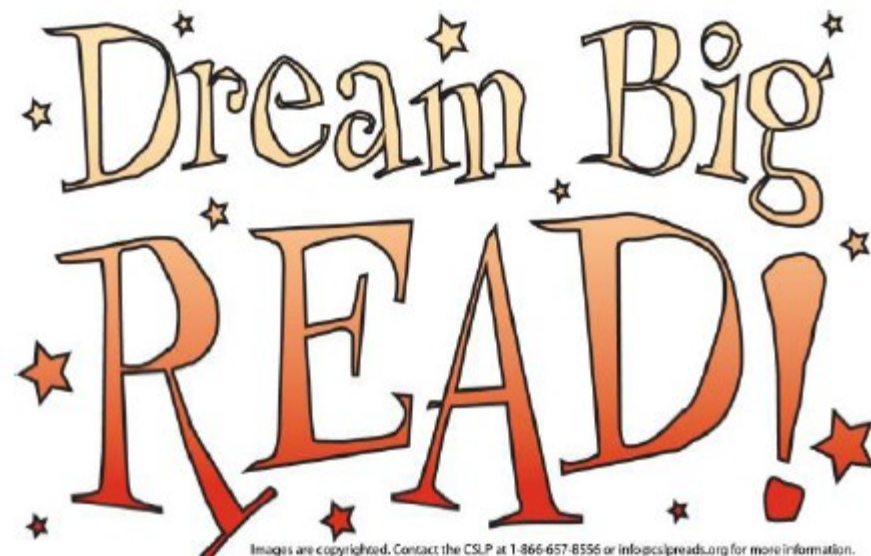
Appropriate for children age 3—5 years old.

Wednesday, July 11, 10am — 11am: Music, Minds, and Motion

Lisa Baldwin

Children of all ages are welcome.

Summer Reading Club



Images are copyrighted. Contact the CSLP at 1-866-657-8595 or info@csreads.org for more information.

Each year the library sponsors a Summer Reading Club where children can read books and win prizes!

Sign up ends on Saturday July 14th and you may register in the children's department OR online at the library's website (<http://bbcomerlibrary.net>).

The guidelines are simple, read books you check out from the library, enter them in the log, win prizes!

All entries should be received by July 27th and the prizes will be awarded on July 28th and you do not have to be present to win.



Olympic Sports Word Search

- | | |
|------------------|----------------|
| ARCHERY | CANOEING |
| BACKSTROKE | DECATHLON |
| BADMINTON | DISCUS THROW |
| BASEBALL | DIVING |
| BASKETBALL | DRESSAGE |
| BEACH VOLLEYBALL | FENCING |
| BMX | FIELD HOCKEY |
| BOXING | FOOTBALL |
| BUTTERFLY | FREESTYLE SWIM |

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