



MEMBER NEWSLETTER

Summer 2013

If you use a debit card... READ THIS!

The increased acceptance and usage of debit cards both online and at stores has created new methods for thieves to steal your identity and/or hijack your account for the purpose of fraud.

Here are a few tips to help you use your debit card responsibly and lower the risk of your account coming under siege by a clever criminal.



Online Purchases

Online e-retail shopping grew 16% in 2012 over the previous year and is expected to grow **62%** by 2016. This means online shoppers need to continue to be aware and conscious about who they are buying from **BEFORE** they enter their card number into an online shopping cart.

- Shop at major retail online stores whenever possible.
- Ensure the connection to the server is encrypted by looking for **https** in the address bar or the lock symbol, depending on your browser.
- Keep an eye on your account for suspicious activity around your purchases.

In-Store Purchases

While VISA requires that the store owners follow certain rules and guidelines in order have the access to process your transaction, in-store purchasing offers many caveats with regards to the physical security of your debit or credit card.

- Over-the-shoulder snooping of PIN numbers and card numbers using high res cellphone cameras.
- Possibly leaving or dropping the card as you put it in your purse or wallet.
- Skimming devices at unmanned devices like ATMs and gas pumps are designed to steal your debit card information.

Always be alert and overcautious when your debit card is out and pay attention to who may be looking a little too close when you enter your PIN. If an unmanned device looks tampered with, move along and report it to the owner if a contact number is visible.

Above all, after shopping, verify you have your debit card when you get to your car or home to decrease the likelihood that someone will find and be able to take advantage of you.

What to do if your debit card is lost or stolen...

In order to protect your card from being used, you need to 'capture it.'

If during normal business hours, you may call the Call Center at **256-245-4776** to have them capture it and you can come by any branch to order a new one. By going by the main office, you can walk out with a new, activated card **THE SAME DAY!**

24 hours a day, you may use NetTeller to log in OR PhoneTeller to call in and capture your card. This **DOES NOT** automatically reorder your card but it will prevent unauthorized activity.

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 2

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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

Zach McGrady - 2013 Claude Sawyer Memorial Scholarship Winner

Heritage South Credit Union is proud to announce Zach McGrady as the recipient of the 2013 Claude Sawyer Memorial Scholarship! He is valedictorian of his graduating class at Fayetteville High School.

He has received All County football honors for 3 years as Defensive MVP, basketball as offensive MVP, baseball he was 4 years All County, All State, and County Player of the Year, 2 time defensive MVP, and pitcher of the year. He has signed to play quarterback and pitcher at Huntingdon College.

Zach has plans to pursue an education in Biochemistry and then continue to Auburn University's Harrison School of Pharmacy.

Heritage South Credit Union wishes him the best of luck in his education and career!



Update your account records!

Do you know who will have access to your account should you be unable to care for yourself or in the case of an accident?

In order for access to your account to be safe and secure should you be unable to care for yourself or in the case of an accident, you should update your account, joint members, and beneficiary information.

Also, any wills or other legally filed documentation on who can access your account should be filed here at the credit union as well so there is no confusion.

Update your personal information with us so we may contact you about your account if needed or verify your identity

As months and years pass, the information on your account may become stale due to address changes, phone number changes, email changes, etc. so please update and/or verify the account information we have on file for you.

You may verify your account information by calling the Call Center during normal business hours at **256-245-4776**.

Planning to Travel Overseas?

Avoid High Currency Exchange Rates by ordering your currency through Heritage South

Avoid the high currency exchange rates at the airport and hotel by calling in advance and ordering your currency through the credit union.

- Over 70 currencies available for sale or purchase
- Funds delivered to a branch or your home within 1-2 business days
- Competitive rates, NO MORE high exchange rates!
- Sell back leftover currency for immediate credit

Using your Debit Card in other countries

As an added precaution to our members, we have blocked all activity on our debit cards from foreign countries unless we are notified first.

There is an increasing global concern over card theft and fraud generating from foreign countries. We have taken the proactive measure to block transactions from other countries to further protect our members and their assets.

Foreign country debit card access may be turned on for a member's card if they are traveling to another country however the member should contact us *in advance* **before they leave** to turn the access on.

Away from home and need access to your account?

Find a credit union service center.

By locating a credit union service center, you can have direct access to your account from over 5,188 locations nationwide.

So if you're on vacation, away at college, or just out of town, you can easily access your funds by going to a credit union service center or participating credit union.

You can find them by looking for the logo, going to <http://creditunion.net>, or calling our Call Center at 256-245-4776 during normal operating hours.



CU SERVICE CENTERS
The Member-Friendly Financial Network

Got a smartphone? Bookmark <http://m.cuservicecenter.com> on your phone's browser for quick access *on the go!*

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 only a few more left!

Here are the remaining programs for the summer:

Monday, July 8, 10am — 11am: Ron Anglin—Juggle Like an Egyptian

Children of all ages are welcome.

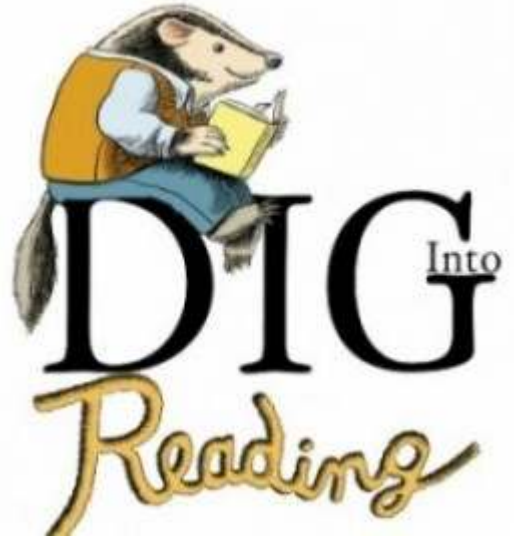
Tuesday, July 9, 10am — 10:30am: Digging Dinos—McWane Center

Appropriate for children age 3—5 years old.

Wednesday, July 10, 10am — 11am: JSU Storybook Theatre—Snow White

Children of all ages are welcome.

For more information on the BB Comer Library and their great kids programs, go to <http://www.bbcomerlibrary.net>.



Summer Word Search

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| BREASTSTROKE | POOL |
| DIVE | RIVER |
| DOG PADDLE | SCUBA |
| FINS | SIDE STROKE |
| FLOATING | SNORKEL |
| FRONT CRAWL | SPLASH |
| HORSEPLAY | SUMMER |
| LAKE | SURFING |
| LIFEGUARD | SWIMSUIT |
| OCEAN | WATER |

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

