



Relax, we can get you here in no time with Vacation Club!

Need a little help saving up for a special vacation? Start saving the easy way! With a free Vacation Club account at Heritage South Credit Union, you can relax and let us do the work for you.

Dividends are deposited into your account on a monthly basis. At maturity, the funds are deposited and you are ready to go!



Stop by your nearest branch today to learn more about how you can make the most out of your vacation planning!

BRANCHES

Main Office
Broadway Branch
Childersburg Branch
Moody Branch—
Opening July 7th!
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

5 Tips to help you avoid falling victim to a scam...

If you receive a telephone call or e-mail from someone claiming that you have won a prize, but you need to pay a fee via money wire or loadable debit cards, it is a **SCAM!**

- 1) Be suspicious of callers who demand immediate payment for any reason
- 2) Never give out personal or financial information to anyone who calls or e-mails you unsolicited
- 3) Never wire money, provide debit or credit card #'s to someone you do not know
- 4) Never give out your PIN #, no one will ever need to know your PIN # except you
- 5) Keep contact information current with us, that way we may be able to contact you if there is any suspicious activity on your account.

Scan this code with your smartphone 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

Colby Wheeler - 2014 Claude Sawyer Memorial Scholarship Winner

Colby is graduating #1 in his class and has served as President of the Student Government as well as being actively involved in Beta Club, Media Club, and FCA. He played football and baseball for the Bulldogs and is an Eagle Scout and a trained lifeguard.

Colby's plans are to attend Troy University for his undergraduate degree in Business and then attend seminary. Colby is the son of Jamie and Tina Wheeler.

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



Christmas In July

Christmas will be here before you know it! Are you prepared? Do not wait until you are stressed, busy or strung out during the holidays to worry about having the cash you need.

Start benefitting TODAY by opening a Christmas Club Account. Transfer money easily into the share or we can set up a direct deposit in order to save money and earn dividends!

Visit your local branch or give one of our member service representatives a call at (256)245-4776.

Get Social.

Follow us on Facebook and Twitter for the latest news and information:



<https://www.facebook.com/heritagesouth>



@heritagesouth

<https://twitter.com/heritagesouth>

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 confidentiality 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 Coloring Page



FIND MORE INFO @

myhscu.com/kidsclub

Summer Word Search

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