

SUMMER 2014

5 Tips to being the ULTIMATE Money Saver



#1 Spend Less Than You Earn

This is such a timeless piece of advice. Spending less than you earn leaves you with excess cash to invest, and make purchases without having to take on any debt!

#2 Budget With Intention

When you create a budget you have insight to where your funds are going and this can help you decide where you need to cut back. Budgeting with a purpose opens up the possibility to begin saving for something extra.

#3 Take Out a Limited Number of Credit Cards

Credit Cards can help you build your credit score if used wisely. They can also be extremely dangerous. Limit the use of credit cards you open and be sure to pay your balance in full, every month.

#4 Create Savings Goals

You will be faced with big financial decisions one day. Do you want to go to college? Are you planning to buy a car or home one day?

Go ahead and write down what your BIG financial goals are, and begin working towards them.

#5 Start Investing Now

Investing is much simpler than you think. Starting at an early age is not only smart, but will benefit you in the long run. You can open an investment account with just a small amount and schedule withdrawals from your checking to your investing account each month.

Don't know how to start? Visit one of our branches and let one of our Member Service Representatives explain what the best options are for you!

BRANCHES

Main Office
Broadway Office
Childersburg
Moody—Coming Soon!
Aggie Branch
Tiger Branch
See website for operating hours

ATMs

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

Upcoming Holiday Closings

Independence Day: July 4
Labor Day: September 3

NCUA



Scan this code with your smartphone to see our current rates!



Get Social.



Find us on [Facebook.com/heritagesouth](https://www.facebook.com/heritagesouth) and follow us on Twitter [@heritagesouth](https://twitter.com/heritagesouth) for news and updates from HSCU!

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



Congratulations to Colby Wheeler!



Heritage South Credit Union is proud to announce the recipient of the Claude Sawyer Memorial Scholarship, Colby Wheeler, of Winterboro High School. 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.

What's New?



Six Flags & White Water Tickets are now available at a discounted price at each of our branch locations!



Our Kids Day Blast was nothing short of a good time! Be sure to participate next year, or contact your local branch to find out about being a volunteer, plus, it would look great on your resume!

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.

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.



Have a fun & safe summer!
See you in the fall!
-Heritage South Credit Union