



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

VISA Credit Card improvements

As part of Heritage South Credit Union's continuing efforts to enhance our products and services, we are pleased to announce upcoming improvements to our Visa Credit Card program starting July 27.

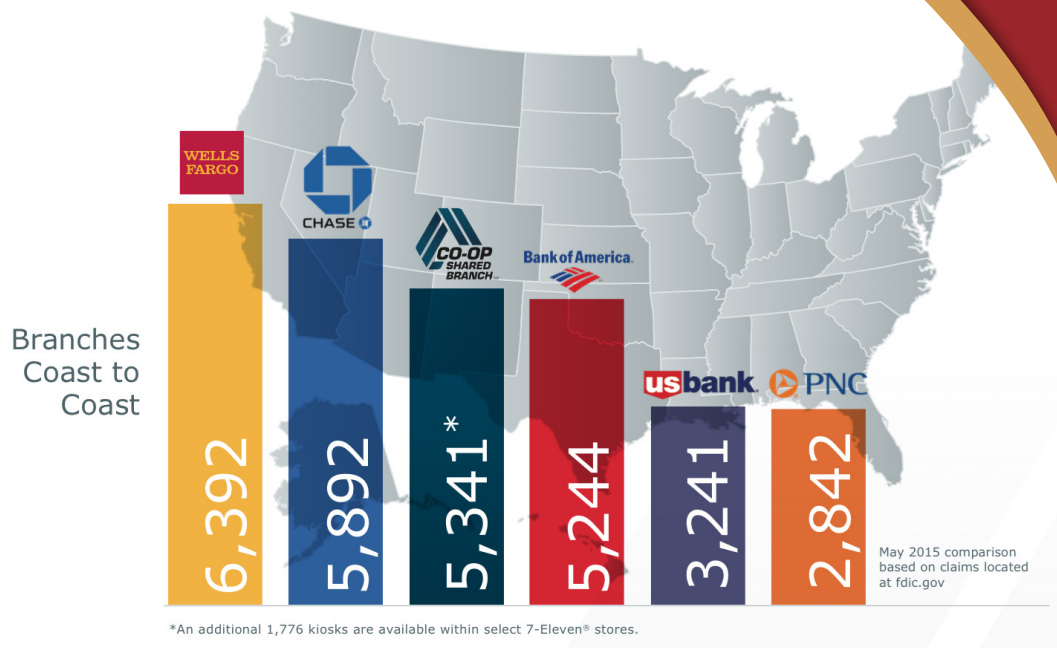
Some of the new features include Instant-issue Visa Credit Cards, "Extra Awards" - an awards program that will allow members to earn points on specific purchases, an after-hours "Decline Line" for assistance regarding a declined transaction, text alerts for fraud prevention, and more!

Please see PAGE 3 for more details on how the change will affect you.

SHS FBLA Team Wins State Competition

HSCU applauds the Sylacauga High School FBLA team on receiving 1st place in the Banking and Financial Systems category at the state FBLA Competition in April. Two of our very own student workers, Caleb Morgan and Maddie Potts, were on the three person team and used their personal experiences from Heritage South CU in their presentation. Marlee Beutler also participated in the competition and works at our Aggie Student Branch at Sylacauga HS.

Congratulations to the Sylacauga High School Future Business Leaders of America team on their accomplishment!



Co-op Shared Branching Surpasses Bank of America in Number of Branches

Credit Union Shared Branching Network Now Third Among Financial Institutions.

According to the Credit Union Business News, Co-op Shared Branch has surpassed Bank of America in number of branch offices, and is now the nation's third largest network of financial institution branches, according to data drawn from the FDIC.

Did you know that as a Heritage South member, you have access to more than 5,300 branches all over the nation?

A Co-op Shared Branch is the credit union movement's national network for extending branch services to members between institutions. Members of participating credit unions can enter the branch of any other participating credit union and transact account-related business as if they were in their own home branch.

To find a Co-op Shared Branch location or ATM, visit:

<https://co-opcreditunions.org/locator>

Sincerely



As technology continues to grow by leaps and bounds there are also increased security risks that can be involved. One of the biggest security risks is email. There are over 100 billion emails sent and received each day and roughly 156 million of those are phishing emails.

How many people unknowingly take the bait?

About 80,000 per day!

Phishing emails are sent to gather information from unsuspecting users such as banking information, credit card numbers, usernames, and passwords. Even with the latest and greatest antivirus software, you could still fall victim to email phishing.

The best defense against fraudulent emails is knowledge. For instance, if someone sends you an email asking for your username and password to a secure site and you are unsure if it is legitimate, call that business and verify that the request is legitimate. It is important for our members to know that Heritage South Credit Union employees will never ask you for sensitive information over email.

Don't fall for the bait! Be suspicious of all emails even if they are from your daughter, spouse, coworker, etc. Phishing emails can look like any other email, but can contain suspicious links for you to click on or ask you for sensitive information.

A handwritten signature in black ink, appearing to read "James Mask".

James Mask
Chief Information Officer, IT

Fayetteville High School - Wolves Student Branch is now open!

We are excited to announce that our second Student Branch at Fayetteville High School is now open! This student-run branch is designed to teach financial responsibility and give the students an opportunity to learn how to conduct themselves in a business environment. Access is limited to the students and school administration. Here they are able to make deposits, withdraw money, and even open new accounts with the required paperwork and parental permission.

We are excited about partnering with yet another local school and giving students in our area the chance to learn about financial responsibility as well as prepare them for handling their own finances in the future! See MYHSCU.com>In Schools for more info!



ATTENTION: VISA CREDIT CARD CHANGES - JULY 27

- Your new Heritage South VISA Credit Card will arrive in your mailbox early to mid-July.
- Your new card will be valid on July 27th and you must begin using it from this date on.
- Your current VISA Credit Card will work up until July 27th and be invalid after July 27th.
- You will be able to use Online Banking (NetTeller) instead of EZCardInfo.com to make payments, review transaction history, etc.
- An after hours "Decline Line" is a feature that will assist you regarding a declined transaction.
- SMS Guardian is a feature that will allow you to sign up for text alerts for your VISA card.
- HSCU VISA Credit Cards will now be Instant-Issued at the branch, just like our Debit Cards.
- Monthly/Quarterly Statements will remain the same.
- Platinum VISA's will have EXTRA AWARDS, a points program where every qualifying purchase gets you closer to your dreams - Cash Awards, Gift Certificates, Rebates, Travel, and more! Visit <https://2082.extraawards.com>

For more details on how this change will affect you visit myhscu.com or give us a call at 256-245-4776.

2015 Claude Sawyer Memorial Scholarship Recipient: Carly Minor, Moody High School

Heritage South Credit Union is proud to announce the recipient of the Claude Sawyer Memorial Scholarship is Carly Minor, High School Senior at Moody High School. Carly was awarded the \$2,500 Scholarship by Lindsey Marlow, Branch Manager at our Moody location.

Carly will be attending the University of Alabama at Birmingham (UAB) in the fall. Congratulations!

Every year, we award a \$2,500 scholarship for a high school senior from any high school in our membership area.

- The student DOES NOT have to be a member of the credit union
- Can be planning to attend any college or university, including community colleges
- Can attend any high school in the 14 county credit union membership area



KIDS CORNER

REPORT CARD REWARDS



Heritage South will reward your good student by depositing money into your child's Kids Club account when you bring in his or her most recent report card. We will deposit money based on the number of 'A's and 'B's (or comparable if a different grade scale is used). EACH 'A' will then enter the child for a grand prize drawing for a \$50 deposit into their account. All of the details can be found on our website at myhscu.com/kidsclub.



RECENT EVENTS



Kids Blast 2015 was held at our Hwy 280 Branch and it was a huge success!

Thank you to our staff and all of our vendors who made this day not only fun, but memorable! We cannot wait for next year!

HOLIDAY CLOSINGS

Labor Day

September 7

