



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

Buzz Points

Rewards Programs

What's all the "BUZZ" about?

Heritage South Credit Union members can now experience the benefits of a localized rewards program. Buzz Points fosters member loyalty and engagement by empowering members to earn additional rewards when they shop at their favorite local businesses.

Heritage South Credit Union members who enroll in the Buzz Points program earn points redeemable for a range of rewards at local or national businesses with each purchase made using their HSCU debit card. Purchases made at local businesses help keep 58% more profit in the community, often when it is needed most.

Next time you are out shopping don't forget the Buzz Points Program. By participating in this program you are helping us build a stronger community, one point at a time.



Your Safety is our TOP priority!

We are here to help protect your credit and debit card from fraud.

At Heritage South Credit Union, we are committed to safeguarding and protecting your personal and financial information. Our Fraud Alert Management system –monitors your card activity 24 hours a day, 7 days a week to learn your behavior patterns. If a transaction is detected outside of your normal behavior, we will contact you to verify the transaction. Examples of transactions outside of your normal behavior may include: Sudden change in location, String of costly purchases, or any new fraud trends worldwide. Should we suspect fraudulent activity, we will attempt to contact you to verify the transaction(s). It is imperative that we have your correct contact information to keep you informed on the happenings of your accounts. Call us today or stop by any HSCU branch to update your information today.

HSCU is now utilizing PPS!

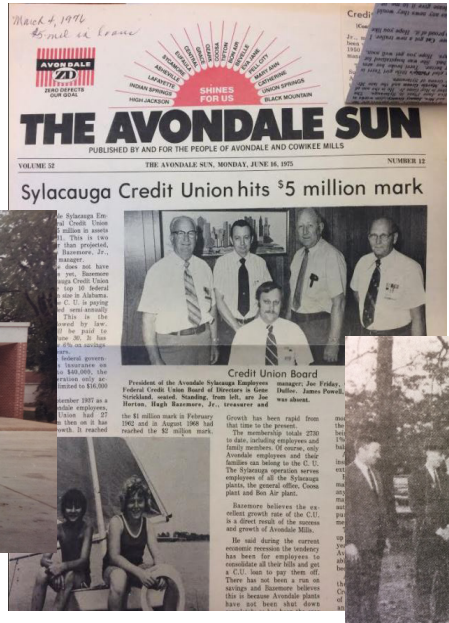
PPS provides a toll-free response line for cardholders who have after-hours questions regarding a declined transaction.

PPS's Decline Line is an optional service to assist our cardholders when HSCU is closed. PPS will provide cardholders with information regarding why they were declined. In addition to performing declined transaction research, you can provide permission at the BIN level for PPS to remove account limits, authorization restrictions, and auto decline scores to allow a transaction in question to be approved. When you contact PPS, they will verify your identity using your card number and one or more of your chosen authentication values. Once your identity is confirmed PPS will review the card history to determine why the decline occurred and what they can do to assist. HSCU will receive an email from PPS's Risk Management department to advise you of the call, whether PPS was able to assist you, and what changes were made to the account.



80 Years

Over the next few newsletters we will be taking a look back at our 80 years of history. We hope you enjoy seeing snippets of the past just as much as we do!



60's, 70's, 80's

Claude Sawyer Memorial Scholarship Recipient

Cody Hanners from Benjamin Russell High School is the 2017 recipient of the Claude Sawyer Memorial Scholarship.

Cody is the 18 year old son of Eric and Melissa Hanners. He is a native of Alexander City and attends Marshall Street Church of God. He played football and baseball for Benjamin Russell during his high school years. Cody plans to attend the University of Alabama in the fall and is interested in Aerospace Engineering as a career.

"I am very grateful for this scholarship opportunity and would like to thank Heritage South Credit Union for choosing me to be this year's winner of the Claude Sawyer Memorial Scholarship. It will be a lot of help for me as I attend the University of Alabama in the fall."

Good Luck and Best Wishes to Cody from Heritage South Credit Union!



Welcome



Hello Everyone,

I am excited to accept the position as Branch Manager of the new Alexander City Branch of Heritage South Credit Union. I bring with me a positive attitude, motivation, and determination to help the area flourish and grow. I would not only like for our branch to be successful, but also become an active and contributing asset to the community.

I graduated from Horseshoe Bend High School in 2007 and attended Southern Union State Community College on a show choir scholarship. There I obtained an associate's degree as well as a certificate in Office Management and Accounting. My first banking position was in 2010 as a teller and I quickly proved my worth and was named Head Teller after a few short years. About a year later, the opportunity to continue advancing my career presented itself as I took the role as a Member Service Representative and not long after, accepted a position as a Loan Processor. My journey in the financial industry has been a fast paced one to say the least! I would say the greatest secret to my rising success has been my customer service, love of people, and passion for helping others.

I am happily married to Scott Dunham and we have two young boys, Braxton (7) and Brody (3). We reside in New Site, AL. When we aren't working, the majority of our time is spent at the ball field, the dirt bike track, hanging out with our family and of course cheering on the Alabama Crimson Tide!

My goal for the Alexander City branch is to help educate the youth of the community and prepare them for life after school. I have high hopes that the branch will be profitable and I plan to make this possible by working diligently to insure growth in membership, accounts, and loans. I am beyond excited to take on this role as Branch Manager and would like to invite everyone to visit the new Alexander City location once opened!

Brandi H. Dunham

Brandi H. Dunham
Alexander City Branch Manager
Heritage South Credit Union

Heritage South Credit Union in Our Communities!

Not only are we here for all of your financial needs, we are also dedicated to helping serve wherever we can from cleaning neglected cemeteries to helping local animal shelters. Since the last newsletter we have participated in: Bark in the Park, Sunshine Saturday, Margaret Women's Health Fair, Comer Cemetery Clean Up, and the NWTf Kenny Bogan Memorial Dinner Fundraiser.



Heritage South Kids Blast Carnival!

Thank you to everyone that came out to our 2017 Heritage South Kids Blast Carnival. It was a wonderful evening filled with carnival rides, games, food and a petting zoo. With over 200 Kids Club members in attendance we hope this was a night they will not soon forget! Don't miss future Kids Club activities sign your children up today!



How are we doing?

Your opinion matters to us!
We thank you for your input!

It is important to hear from our members to offer relevant products and services that fit your lifestyle. Please take our short survey to tell us a little bit about you and your Heritage South experience. To take the survey simply go to

www.myhscu.com/News/How-are-we-doing.aspx

Thank you in advance for your time.

Are you always forgetting your pin number?

Now you can choose your own PIN number!

Come into any Sylacauga branch to repin your VISA debit card or ATM card. You don't need your old pin to create a new one. Choose any 4 digit PIN you like. Only takes a couple of minutes and is secure, you never tell us what it is.

PIN by Phone, change your PIN number by calling 1-877-PHONEPIN (7466746)

Contact us:

Phone: 256-245-4776

Email: msr@myhscu.com

Or visit us at one of our locations:

Sylacauga – Broadway Ave.

Sylacauga – Hwy 280

Childersburg – Hwy 280

Moody – Moody Parkway

Alexander City – Coming soon!



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