



# THE INSIDER

Winter 2007



## Computer Conversion Coming Soon!

In order to offer you the best financial services possible, we have determined that an upgrade to a new computer system is necessary. The board of directors and management have spent many months researching to find the best computer software available to meet members' changing needs. The software has been selected, and we will soon begin the process of converting from one system to another.

We will be sending out a detailed letter during the month of January regarding the changes to our home banking and voice response.

We're confident that once we are all familiar with our new system you'll find this new computer system does a much better job meeting your financial needs.

To ensure a smooth conversion, Heritage South will be closed on Monday, February 5th. Home banking and voice response will be unavailable from Friday, February 2 through Tuesday, February 6th. Your patience during this conversion is greatly appreciated.

Mark your Calendars...

The Heritage South Annual Meeting

is Tuesday,

January 23rd,

at 6:00 p.m.

**CASH PRIZES WILL BE GIVEN AWAY!!!**

### Scholarship Applications

Every year, Heritage South awards a graduating senior in Talladega County with a \$1000.00 Cash Scholarship to the school of their choice. You must have an account at Heritage South and must submit a scholarship application by Friday, March 30th. Scholarship applications are available at either location of Heritage South or you may visit our website at [www.heritagesouthfcu.com](http://www.heritagesouthfcu.com) and click on "Student Center."



### Interest Rebate 10%

On Friday, December 1st, Heritage South returned an interest rebate and extra bonus dividend for 10% to qualified members. Heritage South has returned over \$4 million to our membership over the past 10 years. The next time you are thinking of purchasing a loan or opening a CD or Money Market Account, call Heritage South...the credit union that gives back to our members

### REFER A FRIEND TO HERITAGE SOUTH!

Refer a friend to Heritage South during the month of January and receive a FREE Umbrella. Every new person who opens an account at Heritage South will receive one of the following prizes!

1. New Savings Account Only: FREE Heritage South Umbrella
2. New Savings + Checking Account: Progressive ScanDisk DVD Player
3. New Savings Account + 2 Additional Services: MP3 Player or a 3-in-one Breakfast Maker

### Refer-a-Friend Coupon

Your Name: \_\_\_\_\_

Phone #: \_\_\_\_\_

Address: \_\_\_\_\_

City, St: \_\_\_\_\_

Referral: \_\_\_\_\_

Your referral must open a new account during the month of January in order for you to receive a FREE Umbrella!

## **Error Resolution Notice**

Some transactions to your account may be accomplished electronically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

In Case of Errors or Questions About Your Electronic Transfers Call us at (256) 245-4776 or write us at the address listed below as soon as possible. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement of the receipt, we must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error. If you tell us orally, we may request that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days for new accounts or point-of-sale or foreign-initiated transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made, if you are a new member.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Heritage South Federal Credit Union  
PO Box 128  
Sylacauga, AL 35150

### **Holiday Closings:**

Monday, January 1, 2007 in observance of New Years Day  
Monday, January 15, 2007 in observance of Martin Luther King Jr.  
Monday February 5, 2007 due to a Computer Conversion  
Monday, February 19, 2007 in observance of Presidents Day

***Start saving for Christmas in 2007!** Open your Christmas Club during the month of January. Have a portion of your check automatically deposited into your Christmas Club every pay period. Christmas Club funds are distributed into your account the first week of November.*



PO Box 128

Sylacauga, AL 35150