



WINTER 2011

2011 Claude Sawyer Memorial Scholarship

For high school seniors, it's never too early to start thinking about where you want to go to college, and how you are gonna pay for it.

Every year, Heritage South Credit Union offers a \$1,000 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 9 county credit union membership area
- Must fill out the scholarship application, available at any branch or online, and return it by March 31, 2011

Scholarship applications are available at all branches or you can print one from our website at <http://myhscu.com>. You'll see the link on the front page.



BRANCHES

Main Office
 Broadway Office
 Childersburg (OPEN EARLY 2011)
 Aggie Branch
 Tiger Branch
See website for operating hours

ATMs

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

Upcoming Holiday Closings

Columbus Day: October 11
 Veteran's Day: November 11
 Thanksgiving Holiday: Nov. 25
 **Christmas Eve: December 24
 ** New Year's Eve: December 31

** Close @ Noon

Start saving now for next year!

Did your Christmas budget run tight this year?

If it did, come by the credit union and open a Christmas Club account.

You can transfer money into the account and/or setup an automatic deposit in order to save money and earn dividends to be used for next year's Christmas shopping.

So start saving now, and rest easy knowing there will be no holiday crunch on your wallet next year!



Holiday Expense Overload??

Pay off your high-interest credit card, with a low interest VISA from Heritage South! As low as **8.9%**

Enjoy a low, fixed rate, no annual charges, no hidden fees, yearly Cash-Back Rewards, and much more!

Come in and apply today!



Aggie Branch Hours

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.

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

Hours of Operation (Regular Schedule)

3rd Block 11:30a—1:38p



Debit Card Safety Tips

Debit cards are a convenient way to pay for products in a store or online.

The ability to access your checking account anytime, anywhere is a big positive.

Easy access to your account with a debit card also means a higher risk if the card were stolen and used before you knew it was gone.

There are never guarantees that your debit card will never be stolen, however there are tips you can follow to decrease the risk of theft and also identify fraud to minimize the damage to your checking account and credit.



1. Keep a sharp eye on your account by checking on it online often

Use our online banking or voice response systems to easily keep track of your account

2. Keep a watchful eye on your debit card, know where it is at all times

Have a sense of awareness when using your debit card, even during transactions. It is extremely easy to steal your card information. Being aware can save you thousands of dollars.

3. Understand when you should NOT use your debit card

There are situations when it is not wise to use your debit card. For instance, it is a better idea to pay for items online with a credit card instead of a debit card because of the risks associated and potential holds that might be placed against your account. You can easily overdraw your account waiting on holds to expire or money to be deposited into your account after a fraud instance.

4. Treat your debit card and PIN as cash

Never give your PIN to a stranger or let someone see it when at the ATM or a retail store. Do not disclose your PIN to anyone over the phone, no one will EVER need to know it. Not even your financial institution.

5. Report lost or stolen cards and fraudulent charges as soon as possible

Quick action is important when trying to prevent fraudulent charges on your debit or credit cards.

For members, follow the step by step instructions on our website for reporting lost/stolen cards or fraudulent transactions.

Don't Forget.....

You can win this laptop at the end of the school year!

Each A enters you into a drawing for this Netbook!

There will be a grand prize drawing at the end of the school year.

Simply open a Kids Club account and bring in your report card for us to log your entry!



You can easily keep in touch with credit union news...

Look for these icons on our website for various ways to stay in touch with credit union news.

 Use a feed reader to receive credit union updates OR You can also subscribe to receive email updates

 Follow us on twitter — @heritagesouth

 View/Subscribe to our helpful online bookmarks

 Bookmark our homepage



Childersburg Branch Opening Soon

Construction is almost complete on the Childersburg Branch and we are looking forward to opening for business in the first quarter of 2011.

The new Childersburg branch is located between Central Alabama Community College and Express Oil Change in Childersburg.

The new branch will be a full service branch with an ATM and night drop as well as loan and member services. Another convenience we will offer is the ability to repin your debit card onsite.

We are very excited to expand our services and make access to the credit union more convenient by reaching into the Childersburg community.