



P.O. Box 128  
Sylacauga, AL 35150

<http://myhscu.com>

Call Center: 256-245-4776  
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MEMBER NEWSLETTER

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.



## 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!

## 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.



## Annual Credit Union Member Meeting

Where: B. B. Comer High School Auditorium

When: January 25th @ 6:00 pm

### BRANCHES

Main Office  
Broadway Office  
Childersburg (COMING SOON)  
**See website for operating hours**

### ATMs

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

### Upcoming Holiday Closings

Martin Luther King, Jr.: Jan 17  
Washington's Birthday: Feb 21

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## Childersburg Branch to open in 1st quarter of 2011



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.

## Debit Card Safety Tips

Debit cards are a convenient way to pay for products in a store or online or have access to cash from an ATM.

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.

### 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

### Do the research, BEFORE you buy your next car!

- Build a new car
- Research and compare
- Browse Used Vehicles
- Estimate a trade-in
- Locate a dealership



Our online Automobile Research Center has many tools you can use to get informed, BEFORE heading to the dealership. Go to [myhscu.com](http://myhscu.com) and click the AutoSMART logo.

# Heritage South Credit Union

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## Notice of your Financial Privacy Rights

Heritage South Credit Union, your member-owned financial institution is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals.

We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If you terminate your membership with Heritage South Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

If after reading this notice you have questions, call us at: (888) 245-4776 or (256) 245-4776. You can also write us at Heritage South Credit Union, PO Box 128, Sylacauga, AL 35150.

### Information WE Collect about YOU

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions. — We may disclose all of the information we collect, as described above, as permitted by law.

### Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses

Heritage South Credit Union may also work closely to offer products and services to meet member needs. As a result, we may share your nonpublic personal information with each other as permitted by law.

### Disclosure of Information to Parties that Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

### What Members Can Do To Help

Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, social security numbers, etc. to other persons.

If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

## Report Card Rewards



Your child can GET PAID to make good grades!

At Heritage South, we know how important it is for your child to do well in school. We also know how difficult making good grades can be.

Heritage South will reward your good student by depositing money into your child's Kid's 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](http://myhscu.com/kidsclub).

## Don't Forget.....

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

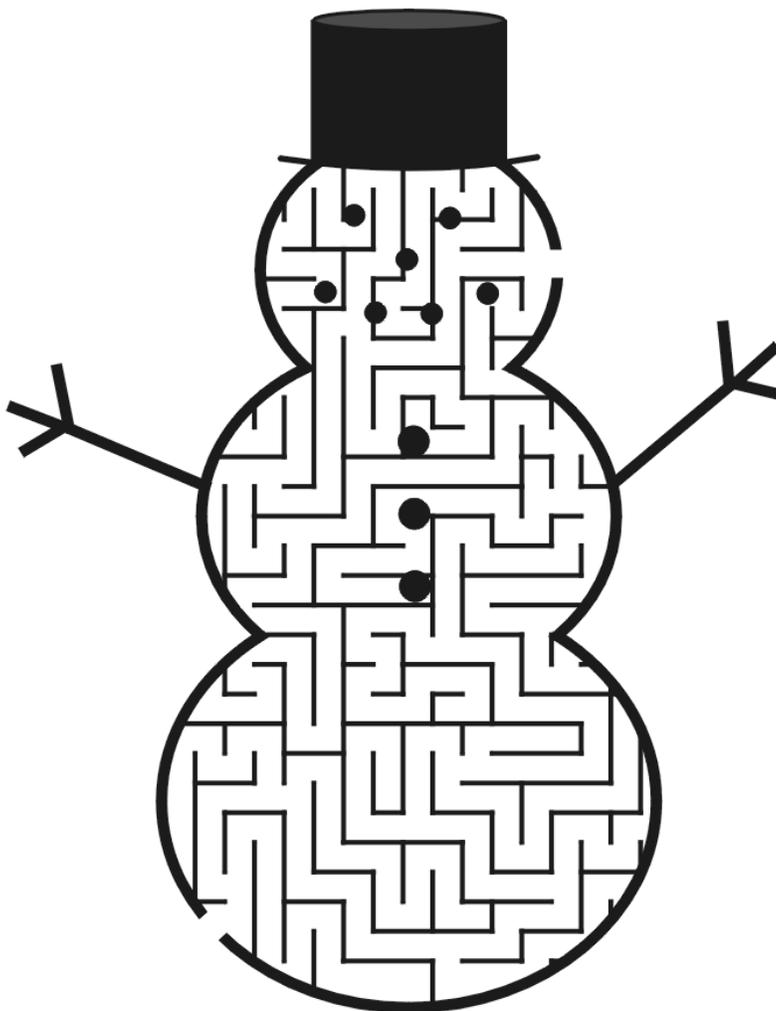


Each A enters you into a drawing for this Net-book!

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!

## Snowman Maze



## Winter Word Search

- |                  |              |
|------------------|--------------|
| APHRODITE        | FLOWERS      |
| APRIL FOOL'S DAY | FOURTH MONTH |
| ARBOR DAY        | GOOD FRIDAY  |
| ARIES            | PALM SUNDAY  |
| BASEBALL BEGINS  | PASSOVER     |
| BIRDS MIGRATE    | PLANTING     |
| BLOOM            | SPRING       |
| DAISY            | SWEET PEA    |
| DIAMOND          | TAURUS       |
| EASTER           | WARMING UP   |

T S N I G E B L L A B E S A B  
 D H E W N A M E O F T H E P M  
 O I Y A D I R F D O O G N H T  
 H A A R P R I L M A Y A A R H  
 T A D M H T N O M H T R U O F  
 A V S I O E C O M E I B M D F  
 U R L N O N M A Y E P O H I G  
 R R O G O D D F S S O R I T N  
 U T O U E T L H E L I D N E I  
 S A F P M O E O B F T A H R T  
 E G L S W E E T P E A Y D E N  
 R E I E E K G O D D E S S T A  
 B I R D S M I G R A T E O S L  
 F S P R I N G R E V O S S A P  
 L P A L M S U N D A Y O V E E