

WINTER 2012

2012 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 \$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 9 county credit union membership area
- Must fill out the scholarship application, available at any branch or online, and return it by March 30, 2012

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
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

Christmas: December 26
New Year's: January 2
Martin Luther King Jr: January 16
President's Day: February 20

NCUA



WE
WANT
YOU



Scan this code with your smart-phone to see our current rates!



To Help Us Make Online Banking Better!

Scan the QR Code to fill out a quick survey and let us know the features you like to see in an Online Banking product.

YOU can make a difference in the services we offer by letting your voice be heard!

Let us know what you want!



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



Holiday Expense Overload??

The Christmas Holiday Season can put a huge strain on your family's checkbook!

Heritage South is here to make sure you are not stressed, strained, or strung out next year... you're relaxed!

Simply follow this easy 2 step plan to save early and often for next year!



1. Lower your Credit Card Bill!

Soon, you'll get those credit card bills with your recent holiday purchases attached to HIGH interest rates.

Never fear! Move your current credit card to the Heritage South VISA credit card and you'll enjoy these great benefits:

1. No Annual Fees
2. Low Fixed Rates
3. Online Account Management
4. Fraud Protection
5. NO Hidden Rate Hikes

We have three credit card options that are sure to meet your needs.

The Heritage South VISA is accepted anywhere on and offline where VISA is accepted, which is over 24 million locations worldwide.

Stop by any of our full service branches and speak to a loan officer today!

2. Save earlier with a Christmas Club account

Did your Christmas budget run tight this year?

If it did, you could benefit from opening a Christmas Club share.

You can transfer money into the share or setup an automatic deposit in order to save money and earn dividends to be used for *next* year's shopping!

See any member service representative to get started saving for next year.



Annual Credit Union Member Meeting & Election of Officers

When: January 23, 2012 at 6:00 pm

Where: BB Comer Memorial School Auditorium

If you're already a credit union member, join us this year for updates on credit union progress, fiscal reports, and door prizes.

Also on the agenda for this year's meeting will be voting on the nomination for reelection of two members of our Board of Directors, Angie Hughes and Mindy Grier. Complete Bios of both nominees can be found in the Fall 2011 Newsletter.

We look forward to seeing you there!

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!

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