



MEMBER NEWSLETTER

Winter 2012

## 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

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!

### BRANCHES

Main Office  
Broadway Branch  
Childersburg Branch  
**See website for operating hours**

### ATMs

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

### Upcoming Holiday Closings

New Year's: Jan 2  
Martin Luther King Jr.: Jan 16  
President's Day: Feb 20

### Inside this issue:

Scholarship	2
Easy Refund Tax Tips	3
Help Make Online Banking Better!	3
Have you verified your account this holiday?	3
Games	4

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



Curious About QR barcodes? Go to [http://en.wikipedia.org/wiki/QR\\_code](http://en.wikipedia.org/wiki/QR_code) to learn more.



This Credit Union is federally insured by the National Credit Union Administration.

## 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 going to 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.

## Tax Time Tips to Make Your Refund Easy

Tax refund time is coming up, here are some helpful tips to keep in mind when filing and receiving your income tax refund.

### 1. Elect to receive your refund electronically

If you receive your refund electronically, you will get your refund faster than by check.

Also, since the deposit is made automatically, there is no need for you and/or your spouse to come to the credit union to make the deposit, it will already be in your checking or savings account.

As soon as it is deposited in your account, you can have access to it using your debit card, checks, ATM, or withdrawal.

### 2. All parties listed on the front, must sign the back

If your Treasury Check is made out to both you and your spouse, then **BOTH** of you will need to have signed the back of the check when it is brought to the credit union.

### 3. Plan ahead if you want to cash a refund check

If you are cashing a Treasury Check made out to both you **and** your spouse, then **BOTH** of you will need to sign and be present at the time of the transaction.

If you are simply depositing the Treasury Check into your account, then **BOTH** of you will need to sign but only one has to come to the credit union at the time of the transaction. Alternatively, **BOTH** of you can sign the check and drop it into our night drop boxes at each location for deposit into your account on the next business day.



Go ahead, Press the easy button!

**WE  
WANT  
YOU...**



## To Help Us Make Online Banking Better!

Scan the QR Code to fill out a quick survey and let us know how we can make our Online Banking services better for you!

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

Let us know what you want!



## Have you verified your account information lately?

It is **always important** to make sure your account information is up-to-date. ESPECIALLY after a busy holiday season like Christmas.

### Personal Information

If you have recently moved or changed jobs, email addresses, phone numbers, driver's license, or anything else we have on file to identify you, come by the credit union and verify your information with an MSR today!

Your personal information is very important to keep current in case we need to verify your identity or contact you in the case of fraud or other suspicious activity on your account.

A current address is also important for receiving correspondence from the credit union like your statement or notices about your account. Even if you have eStatements for receiving this information, your updated address is still very important in case we need to contact you by mail.

Here is a list of information you should verify is correct on your account:

- Address
- Phone Numbers
- Email Address
- Current Employer and Occupation—if you've recently become unemployed, this needs to be noted too.

### 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. 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.

### 4. 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.

### 5. Check your statement for suspicious activity


The best way to minimize damage from fraudulent activity is to periodically check your statement for unauthorized charges.

You can easily do this electronically through online banking and eStatements.

These online products are easy to setup by coming into any of our branches and speaking to a member service representative.


### 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

### 6. Choose safe and hard to guess passwords

One important key to protecting yourself against fraud or identity theft is to choose complex and effective passwords.

Follow these important guidelines when changing your passwords or creating new ones. It is important that you follow guidelines like this on ALL of your passwords, from your online banking passwords and computer passwords to your iTunes or email passwords.

- Use a minimum length of 8 characters
- Use a combination of uppercase letters, lowercase letters, numbers, and symbols
- Do not use the same password twice
- Do not use someone's name or a word that can be found in the dictionary
- Find an effective password storage utility and use it!

**Most Important! Be aware of people who may be watching around you and never give your password to someone else!**

## 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).



## Winter Word Search

- |              |            |
|--------------|------------|
| BLIZZARD     | SNOW FORTS |
| COLD         | SNOWBALLS  |
| DRIFTS       | SNOWBANK   |
| FLURRY       | SNOWMAN    |
| FROZEN       | PLOW       |
| ICE CRYSTALS | STICKY     |
| PACKED       | SUB-ZERO   |
| POWDERY      | UNIQUE     |
| SHOVEL       | WHITE      |
| SLIPPERY     |            |

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

