

WINTER 2013

2013 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 29, 2013

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

Martin Luther King Jr: January 21
President's Day: February 18

NCUA



Annual Credit Union Member Meeting & Election of Officers

When: January 31, 2013 at 6:00 pm

Where: J Craig Smith Community Center


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 three members of our Board of Directors, Larry Blanchard, Randall Morris, and Jim Patton. Complete Bios of both nominees can be found in the Fall 2012 Newsletter.

We look forward to seeing you there!

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 subscribe to receive email updates

 /heritagesouth

 @heritagesouth

 Bookmark the page



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



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



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.

Hours of Operation (Regular Schedule)

3rd Block

11:50a—1:45p



We're almost ready for our new arrivals!

We're putting the finishing touches on a couple of new arrivals to our products and services for our members..

In the first quarter of 2013, we will welcome **NetTeller** and **MobileTeller** to our online eServices.

Like most of our other eservices, they will be FREE and have no signup or maintenance fees.

Here's a little introduction to what they are and how they can benefit you.



NetTeller

NetTeller is a new and improved online banking experience to replace our current home/online banking solution.

- Improved, Customizable Interface with Widgets
- Increased Security
- Bill Pay Integration
- Balance and Transaction Alerts
- More Functionality

MobileTeller

A true mobile banking experience designed with your mobile devices in mind.

With a fully functioning WAP site and apps for Blackberry, iPhone, Android, Windows, and more, you can now access your account from anywhere at anytime!

- Check Account Balances
- Make Transfers
- Access Bill Pay
- View Income/Expense Graphs

Keep a close eye on our website and your mailbox, if you currently use online banking, for more information and when these services will become available to you.

Debit Card Safety Tips

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.