



MEMBER NEWSLETTER

Winter 2013

## Tax Time Tips to Make Your Refund Easy

Tax refund time is coming up so 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.



Go ahead, Press the easy button!

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

If you elect to receive a check and it 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.

## Annual Credit Union Member Meeting & Election of Officers

**When:** January 31, 2013 at 6:00 pm

**Where:** J Craig Smith Community Center

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!

### 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 1  
Martin Luther King Jr.: Jan 21  
President's Day: Feb 18

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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.

### 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 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 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.

### 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.



## Heritage South Credit Union

# It's the Law: Switch Your Federal Benefit Checks to Direct Deposit Today



Source: U.S. Department of the Treasury, Financial Management Service

If you still receive a paper check for your Social Security or other federal benefit payments, you are required by law to switch by **March 1, 2013. That's only a couple months from now.**

Act now and make the switch before time runs out. You can sign up:

- At your local Heritage South branch
- Online at the U.S. Department of the Treasury's **Go Direct**<sup>®</sup> website, [www.GoDirect.org](http://www.GoDirect.org)
- By calling the U.S. Treasury Electronic Payment Solution Center at (800) 333-1795 Monday – Friday from 8 a.m. to 8 p.m. EST.

It's fast, free and easy to sign up. Wait times are usually minimal. Call now to avoid delays near the deadline and start enjoying the safety, ease and reliability of direct deposit right away.

If you do not choose direct deposit by the deadline, you may be issued a **Direct Express**<sup>®</sup> Debit MasterCard<sup>®</sup> card.

## Be Prepared

Have the following information on hand when you make the switch:

- 12-digit federal benefit check number
- Amount of most recent federal benefit check
- Heritage South Credit Union routing transit number\*
- Account number\* and type – checking or savings

*\*This information is often on personal checks.*

## Keep Your Money Safe

Direct deposit is safer than paper checks. In fact, you are 125 times more likely to have a problem with a paper check than with an electronic payment. Even though direct deposit is safer, it's important that you take steps to keep your money safe. The Treasury Department urges you to follow these three tips:

- **Be careful** of anyone who calls, texts or emails you asking for personal information.
- **Do not** give out your Social Security number or account information to anyone unless you are the one who has contacted them.
- **Watch** your checking or savings account often to make sure that all account activity is yours.

Remember, you are required by law to switch to an electronic payment option by **March 1, 2013.** Time is running out – make the switch today.

Keep in touch with Kids Club Events on our facebook page!

Follow us on facebook in order to keep in touch with Kids Club events and activities.

Any new event will be posted there so you can share with your friends and family.

Find us on facebook and hit the 'Like' button..



/heritagesouth



## 12 Days of Christmas Word Search

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

PARTRIDGE

PEAR TREE

TURTLE DOVES

FRENCH HENS

CALLING BIRDS

GOLDEN RINGS

GEESE

LAYING

SWANS

SWIMMING

MAIDS

MILKING

LADIES

DANCING

LORDS

LEAPING

PIPERS

PIPING

DRUMMERS

DRUMMING