



Heritage South
CREDIT UNION
YOUR COMMUNITY CREDIT UNION

P.O. Box 128
Sylacauga, AL 35150

<http://myhscu.com>

Call Center: 256-245-4776
Voice Response: 256-249-8318

MEMBER NEWSLETTER

Winter 2014



**WHILE OTHER
BANKS
ARE TAKING,
HERITAGE SOUTH
IS GIVING!**

This year, we are giving nearly a **quarter of a million dollars** in interest rebates and bonus dividends to over 12,000 members!

Not only is this an unexpected windfall for our members, but it is money that stays right in here in our community to help everyone grow and prosper.

YOUR COMMUNITY CREDIT UNION.

BRANCHES

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

ATMs

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

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

Get Financially Fit for the New Year!

With a debt consolidation loan from HSCU, you can start the year off right with convenient fixed payments and an affordable interest rate.

What are you goals for 2015?

- New car?
- New House?
- Retirement?

Let HSCU help you achieve those goals by eliminating those pesky high interest rate credit cards and small consumer loans.

We can customize a payment to fit every budget.



Stop by any branch today with your most recent paystub and you'll start saving IMMEDIATELY.

Heritage South Credit Union

2015 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 14 county credit union membership area
- Must fill out the scholarship application, available at any branch or online, and return it by Tuesday, **March 31st, 2015**.



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. Return by mail, e-mail, or even drop in our night deposit at any branch location!

HSCU VISA Credit Cards - Amazing rates that can't be beat!

VISA Platinum	VISA Gold	VISA Classic
<ul style="list-style-type: none"> • Low Fixed Rate of 9.90% • Credit Limit: \$5,000 and up • CashBack Rewards Program 	<ul style="list-style-type: none"> • Low Fixed Rate of 12.90% • Comes with all of the basic features • Credit Limit: \$500 to \$5,000 	<ul style="list-style-type: none"> • Low Fixed Rate of 14.90% • Comes with all of the basic features • Credit Limit: \$500 to \$5,000

Updated Fee Schedule (cont. on next page):

ELECTRONIC ACCESS PRODUCTS

NetTeller (Online Banking)	FREE
Mobile Teller (Mobile Banking)	FREE
PhoneTeller (Telephone Banking)	FREE
Online Bill Pay	FREE

MEMBER SERVICE PRODUCTS

Bill Pay Inactivity Fee	\$7.00 per month
Overdraft Fee—may be imposed in connection with checks, in person withdrawals, ATM withdrawals, or by other electronic means	\$28.00
Insufficient Check Charge	\$28.00
Check Order Charge	\$17.00 - \$45.00
Club Early Withdrawal Fee	\$10.00
Account Closure Fee (defined as an account closed within the first 90 days)	\$25.00 per account
Check Cashing Fee	5%

Heritage South Credit Union

Wire Transfer Fee (Incoming or Outgoing)	\$12.00 each
Foreign Wire Transfer (Incoming or Outgoing)	\$40.00 each
Research & Balancing	\$15.00 per hour
Account Print Out	\$1.00 per page
Copy of Statement	\$5.00 per statement
Stop Payment Request	\$28.00
Copy of Check Request	\$1.50 each
Money Order Service Charge	\$5.00
Return Mail Fee	\$3.00
Return Deposit Item	\$3.00
Return Check Fee	\$28.00
ATM Withdrawals at other institutions	4 free, then \$0.85 each
ATM Withdrawals with a foreign card	\$3.00 each
ATM Balance Inquiry Fee	\$0.85 each
VISA Late Fee	\$25.00
Business Account Service Charge	\$12-\$25 monthly
Copy/Fax Fee	\$1.00 per page
Debit Card Replacement	\$5.00
Inactivity Fee (defined as no activity for 6 months on any share or share draft)	\$5.00 per month
Dormancy Fee (defined as no activity for 24 months with balances <\$1,000)	\$5.00 per month
Subpeona/Levy/Garnishment	\$35.00 each
LOAN PRODUCTS	
Mobile Home Title Application Fee	\$20.00
Title Application Fee	\$17.00
Mortgage Loan Application Fee	\$350.00
UCC Form	\$20.00
Gap Insurance	\$295.00
Carfax	\$25.00
Mobile Home Value Assessment	\$20.00
Tractor/Farm Equipment Assessment	\$20.00
CREDIT UNION CHECK or OFFICIAL CHECK	
Payable to Member	No Charge
Payable to someone else	\$5.00
Check Reissue/Merchant Check Replacement	\$5.00
GIFT CARDS	
VISA Gift Card	\$5.00
Reloadable Debit Card	\$5.00
VISA Travel Card	\$5.00
SAFE DEPOSIT BOXES	
5x5	\$25.00 annually
3x10	\$30.00 annually
5x10	\$50.00 annually
10x10	\$100.00 annually
Fee to drill safe deposit box	Actualy Cost / approx. \$175
Replacement fee for safe deposit box key	Actual Cost / approx. \$20

Upcoming Events:

Annual Credit Union Member Meeting & Election of Officers

When: January 22, 2015 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 two members of our Board of Directors, Angie Hughes and Mindy Grier. Complete Bios of both nominees can be found in the Fall 2014 Newsletter on our website.

We look forward to seeing you there!

Birmingham Boat Show

When: January 22 - 25, 2015
Where: Birmingham Jefferson Civic Center

Heritage South will be at the Birmingham Boat Show, where we will have a booth and giveaways!

Visit birminghamboatshow.com for more info and tickets!



Heritage South
 CREDIT UNION
 YOUR COMMUNITY CREDIT UNION



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.

Winter Word Search

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



chilly
 fireplace
 frost
 hibernate
 hot chocolate
 migrate

penguin
 polar bear
 snowflake
 snowman
 white
 winter

Holiday Closings

Martin Luther King, Jr. Day	Jan 19
Presidents' Day	Feb 16