



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

## Alexander City - Grand Opening!

### Annual Meeting

The annual meeting will be held January 23, 2018 at 6:00 pm at the J Craig Community Center in Sylacauga, AL.

We will have refreshments and prizes for everyone who attends! Also on the agenda for this year's meeting we will be voting on the nomination for reelection of two members of our Board of Directors, Mindy Grier and Angie Hughes. Complete bios of each nominee can be found in the Fall 2017 newsletter on our website.

Heritage South Credit Union Board of Directors, staff, and members of the Alexander City community celebrated the grand opening of our new location on December 1, 2017 with snacks, fellowship and door prizes!

The new branch is located conveniently along HWY 280! If you haven't had a chance to visit the new location stop by today! We are thrilled to now be a part of this community.



**GET THE *Holidays* ALL WRAPPED UP**

WITH THE PLATINUM REWARDS VISA CREDIT CARD FROM HERITAGE SOUTH CREDIT UNION.

**1.99% *Introductory***  
APR\* UNTIL MAY 2018

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**HERITAGE SOUTH**  
COMMUNITY CREDIT UNION

The promotional rate of 1.99% APR applies to myHSCU VISA Platinum Rewards credit cards for all active (permitted) cardholders. Interest rate will increase to the applicable rate on the first day of the next promotional period activity that begins on May 20, 2018, at which point the applicable promotional rate will revert to the standard rate. See www.myhscu.com for more information. \*APR - Annual Percentage Rate. †NCAA

### Happy New Year!

As we look forward to the start of 2018, we make a resolution to focus all of our efforts to YOU!

YOU are the reason we are able to progress and be successful. You and your community are our number one priority!

### Holiday Closings

Martin Luther King, Jr. day:  
Monday, January 15, 2018

Presidents' Day:  
Monday, February 19, 2018

# It Pays to be a Member



We are happy to announce another year where we gave back to our members, through interest rebates and bonus dividends!

Over \$300,000 was given to nearly 10,000 members at the end of 2017! This is our way of showing appreciation to our members and thanking them for doing business with us. Just another reason why being a member has its perks! Instead of profits going to shareholders (banks), it's returned to pockets within our community.

We hope you enjoy the extra windfall and continue to choose Heritage South Credit Union for all your financial needs.

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## 2018 Claude Sawyer Memorial Scholarship

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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 awards a \$2,500 scholarship to a high school senior from any high school within our field of membership. The student does not have to be a member of the credit union but must be planning to attend college. The student must attend high school within the 14-county credit union membership area. The counties include Talladega, Jefferson, Shelby, Coosa, St. Clair, Tallapoosa, Elmore, Chambers, Randolph, Chilton, Calhoun, Clay, Cleburne, and Lee.

Applications are available at all branch locations and online. You may return by mail, email, or even in our night deposit at each branch by Friday, March 30, 2018.



# Welcome



Hello:

I am so excited to have accepted the position of Chief Lending Officer with Heritage South Credit Union and I am located at the Main Office on Highway 280 in Sylacauga.

I have over 28 years of experience in various aspects of meeting financial needs for Sylacauga and the surrounding areas. I love working with people and helping them meet their goals, whether it is to purchase a new home, refinance an existing home or another lending need. I was born and raised in Sylacauga and very thankful to have grown up in such a great city and to have the opportunity to work in the area as well. I firmly believe in trying to give back to our community in ways that I hope to contribute in making a difference.

I graduated from Sylacauga High School in 1986 and attended Alexander City Community College, now known as CACC and received an Associate's Degree in Business Administration in 1988.

I am happily married to Patrick Tyler and have two children, Lauren Breland (25) and Luke (17). We stay busy with watching Luke play soccer for Sylacauga High School and spending family time with one another.

I'm excited to meet our Members and invite everyone to please come see me at the Main Office so that we can form a new or continue a long-lasting relationship to meet your needs that I know Heritage South Credit Union can deliver.

Anna H. Tyler

Chief Lending Officer

**HERITAGE SOUTH**  
YOUR COMMUNITY CREDIT UNION

**We're growing,  
grow with us!**

Alexander City  
grand opening  
CD special going  
on now:

**15 month CD  
at 1.25%!**

\*Limited time offer valid at all  
branches for new money only.

NCUA

# Privacy Policy

Heritage South Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. If you terminate your membership with Heritage South Credit Union, we will not share information we have collected about you, except as may be permitted or required by law. If after reading this notice you have questions, call us at (888)245-4776 or (256)245-4776. You can write us at Heritage South Credit Union, PO Box 128, Sylacauga, AL, 35150.

## Information We Collect About You

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us-Information we receive from a consumer reporting agency
- Information obtained when verifying the information, you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.
- We may disclose all the information we collect, as described above, as permitted by law.

## Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies, and mail houses.

Heritage South Credit Union may also work closely to offer products and services to meet member needs. As a result, we may share our nonpublic personal information with each other as permitted by law.

## Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## What Can Members Do to Help

Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

### Contact us:

**Phone: 256-245-4776/Email: [msr@myhscu.com](mailto:msr@myhscu.com)**

**Or visit us at one of our locations:**

**Sylacauga – Broadway Ave. / Sylacauga – Hwy 280  
Childersburg – Hwy 280  
Moody – Moody Parkway  
Alexander City - Hwy 280**