



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

This year, we're giving back!

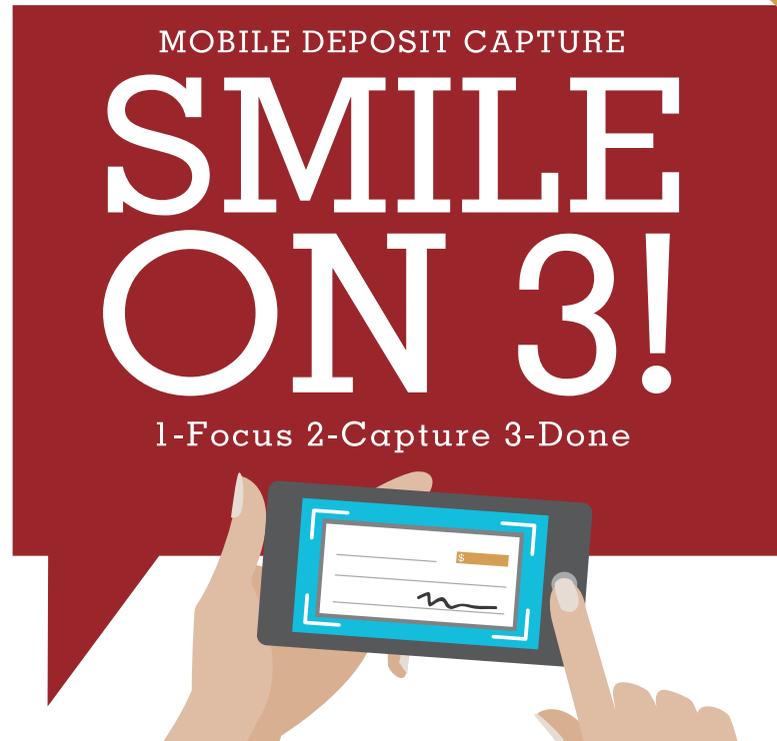
We are happy to announce another year where we gave back through interest rebates and bonus dividends to our members.

Over a quarter of a million dollars was given to nearly 12,000 members at the end of 2015. 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 the profit going to shareholders (banks), it returns to the pockets within our community.

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

Shared Branching

Heritage South currently has four locations throughout Central Alabama to serve our members. But what if you are out of town or on vacation and need to make a deposit? Lucky for you, as a member of Heritage South Credit Union you have access to over 5,000 credit union locations throughout the country through our shared branching network. You can make transactions on your HSCU account, cash checks, make loan payments, and much more. To find a shared branch location near you, visit sharedbranching.org. When you visit a shared branching location, let them know you are a member of Heritage South CU and all you need is your account # and government issued photo ID.



It is finally here!

The newest feature in the MobileTeller App lets you deposit checks from your smartphone or tablet anytime, from anywhere. It's simple, secure, and convenient.

Activate with your teller today!

*Terms and restrictions apply. See credit union for details.

Sincerely



January is often a time of reflection of the past year and a time for making resolutions for the coming year. This is also a good time to review and make changes, if needed, to legal documents, insurance policies, and financial accounts. Beneficiaries are usually named when accounts are opened and never thought of again. This is not something we like to think about, but life does not always go as planned and we never know when a catastrophic illness or death may occur.

As some of you may know, I lost my youngest son in an accident in 2013 and my husband, unexpectedly, in August 2015. At such a traumatic time, it was a relief to me that these things had been taken care of. So, from my personal experience, I can tell you that one of the most important gifts that can be given to your family is their peace of mind in knowing that you had your financial affairs in order.

I urge you to make reviewing your documents a priority at least once a year and even more often if certain life events occur such as marriage, birth, divorce, illness, or any other events that might require a review of your documents and accounts.

And, also, I would like to take this opportunity to express my deep gratitude for all of the thoughts, prayers, and support I have received, and continue to receive, from the Board of Directors, the staff, and the members - my credit union family.

A handwritten signature in black ink that reads "Daphne Harrell".

Daphne Harrell
Chief Executive Officer

2016 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 awards a \$2,500 scholarship to a high school senior from any high school within our membership area. The student does not have to be a member of the credit union and be planning to attend any college or university, including community colleges. The student must attend any high school within the 14 county credit union membership area. Those 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 Thursday, March 31st, 2016.

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 of 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 your 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.

KIDS CORNER

REPORT CARD REWARDS



Heritage South will reward your good student by depositing money into your child's Kids 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

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

Find all the words from the word list (ignore spaces and dashes):

- | | |
|----------------|-----------|
| BARE TREES | MITTENS |
| DECEMBER | NEW YEAR |
| FEBRUARY | SCARF |
| FROST | SKIING |
| ICE SKATING | SLEIGH |
| ICICLE | SNOWFLAKE |
| JANUARY | SNOWMAN |



UPCOMING EVENTS

Coffee Club January 8

ANNUAL MEETING January 26

Details: J Craig Community Center in Sylacauga, AL @ 6PM

Join us for updates on credit union progress, fiscal reports, and 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, Jim Patton, and Randall Morris. Complete bios of each nominee can be found in the Fall 2015 Newsletter on our website.

Coffee Club February 5

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day January 18

Presidents' Day February 15

