



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

Happy New Year!

This year, 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!



Save \$ with Sprint®

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Exciting news! Ground Breaking for New Branch in Alexander City, AL!

Heritage South Credit Union Board of Directors, staff, and members of the Alex City community joined together on Friday, December 2nd to celebrate the ground breaking of what will be HSCU's fifth location.

The new branch location will be conveniently located along Hwy 280 and the project is expected to be completed sometime in late 2017.

We are thrilled to become a part of this community and cannot wait to serve existing members and the people of Alex City!



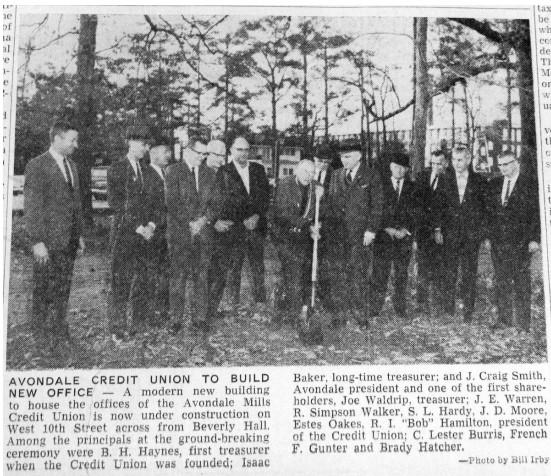
We are happy to announce another year where we gave back through interest rebates and bonus dividends to our members.

Over \$300,000 was given to nearly 10,000 members at the end of 2016. 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.



80 years



Heritage South Credit Union was originally chartered in 1937 as the Avondale Employees Federal Credit Union. The credit union was established to provide basic financial services to the employees of the Avondale Mills in Sylacauga, AL.

After many years and a couple of name changes, Heritage South Credit Union continues to have a strong presence in Sylacauga, Childersburg, Moody, and soon to be in Alexander City. Heritage South remains a fixture in each community and is a stable and secure financial institution. Serving over 10,000 members in 14 counties across central Alabama, we are here to stay.

This year, we have much to celebrate! We sincerely thank you, our members, who have made our progress possible. Join us to kickoff our year-long celebration at our Annual Meeting on Tuesday, January 24th at 6:00pm at the J Craig Community Center in Sylacauga, AL. We will have refreshments, fun, and even a Heritage South Comfort Colors T-shirt for everyone who attends! You don't want to miss it. Find details at myhscu.com.

2017 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 must 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 Friday, March 31st, 2017.





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.



UPCOMING EVENTS

ANNUAL MEETING January 24

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

Join us as we kick off the year-long celebration of the 80th Anniversary of the Credit Union! We will have refreshments, prizes, and a free T-shirt for everyone who attends! 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 2016 Newsletter on our website.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day January 16

Presidents' Day February 20



ALL YOUR ACCOUNTS, ONE APP.



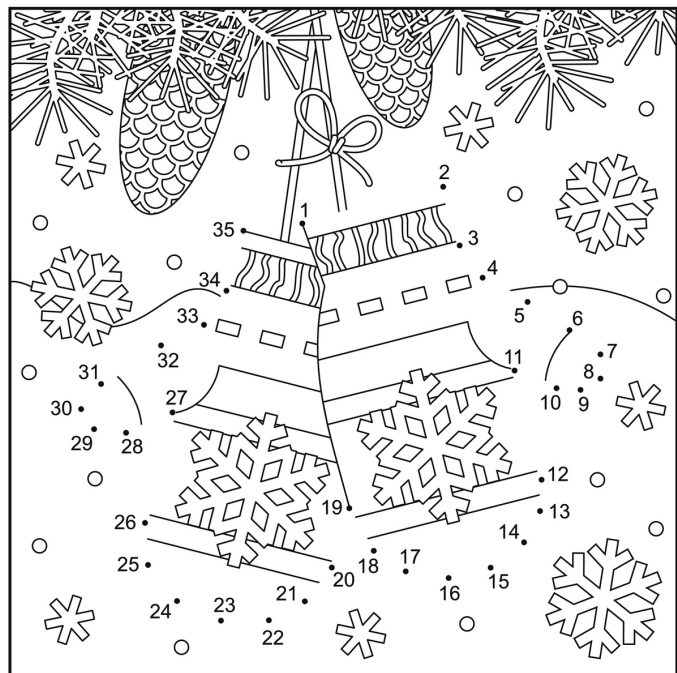
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KIDS CORNER

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). 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

