



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

FALL 2023 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY SKIP-A-PAY

is coming
and shopping
season is right
around the
corner!

Once again, you may be able to skip your December OR January loan payment if your loan qualifies! As our gift to you, feel free to use the extra money to pay seasonal expenses, visit family, or even host a holiday party. It's up to you! Think of it as an early present from Heritage South!

Be on the lookout for your Loan Skip Coupon and bring it by any branch with your signature. Mortgage, Summer, and Holiday Loans do not apply. Loan payments must be up to date. Interest will continue to accrue on your loan and term will be extended by one month. See credit union for questions or more details.



SPECIAL CAR SALE RATES & NUMEROUS LOCAL DEALERS!

Join us as we partner with local dealers for our **5TH ANNUAL** Fall Car Sale Event. We will have a team onsite to assist with questions and financing. Purchase rates will be available October 1-20. The three-day event is happening at our main office on HWY 280 - but don't forget that we can also help with your auto re-financing needs at any of our five locations from October 1-31. Trust us - you don't want to miss this opportunity! Get pre-approved today by calling, visiting us online, or coming by one of our branches.

Federally Insured by
NCUA
EQUAL HOUSING
OPPORTUNITY

HOLIDAY CLOSINGS:

Columbus Day

Monday, 10/9/2023

Thanksgiving Day

Thursday, 11/23/2023

Christmas Day

Monday, 12/25/2023

New Year's Day

Monday, 1/1/2024

UPCOMING EVENTS

Harpersville Day

September 30th, 2023

Childersburg Pumpkin Festival

Saturday, 10/7/2023

Moody Oktoberfest

Saturday, 10/7/2023

Alexander City Oktoberfest

Saturday, 10/14/2023

Oakgrove Oktoberfest

October 14th, 2023

International Credit Union Day

Thursday, 10/19/2023

Sylacauga Tree Lighting

November 26th, 2023

Childersburg Tree Lighting

November 28th, 2023

Alexander City Christmas Parade

December 4th, 2023

Sylacauga Christmas Parade

December 7th, 2023

Childersburg Christmas Parade

December 14th, 2023

Annual Meeting

Margie Sanford Center

CACC Childersburg

Tuesday, 1/23/2024

THE BIG DILL INAUGURAL PICKLEBALL TOURNAMENT

Heritage South Credit Union hosted Sylacauga's first ever PickleBall Tournament at the Sylacauga Tennis Center on Saturday, August 26. All proceeds from the tournament will be distributed to local charities through Heritage South's charitable endeavors.

The tournament hosted over 40 players and more than one hundred spectators.

Beth Chance, President of the Heritage South Charity Committee stated, "This is such a wonderful event for the community. As PickleBall continues to grow, we are excited to be at the forefront and provide this opportunity to players and to host this event."

The tournament brought players from across the state to Sylacauga. This aided in making the event such a success.

Thank you so much to all our sponsors and to everyone that participated. We are looking forward to planning our next tournament in the Spring of 2024.

WINNERS OF THE BIG DILL 2023 PICKLEBALL TOURNAMENT

Men's Doubles: Creed Clardy and Robert Ogle

Women's Doubles: Nicole Compher and Kelsey Epperson

Mixed Doubles: Doug Compher and Nicole Compher

Men's Singles: Jonathon Douglas



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Smart Money Moves to Make This Fall

Strategies to Make the Rest of the Year Count

As the leaves begin to change color, it's time to start thinking about your year-end money strategy. The fall and winter holidays are closer than you think.

Use the following strategies to make the rest of the year count.

1. Clean out your closet. You looked into your closet and decided you have nothing to wear. Before you start buying new clothes, pull out your cold weather clothes and give them a good look. Try them on to make sure everything still fits and donate what you no longer wish to keep.

2. Add holidays into your budget. This year, the year-end holiday celebrations will likely be virtual rather than in-person, so you're less likely to have travel expenses, but there's still a chance you may overspend on gifts and decorations. If you haven't already made a spending plan for them, do so

now. Figure out how much you can afford to spend and stick to that amount.

3. Up your 401(k). If your budget can handle it, why not increase your retirement deductions by 1%? The more you save now, the more tax benefits you'll get, AND the less you have to worry about the future.

4. Spend your Flexible Spending Account (FSA) dollars. Use it or lose it. You've already saved this money, so don't leave it on the table. Check your FSA documentation to see what health-related expenses you can use this account for and use those dollars.

5. Plan to use your vacation days. Using your vacation days is key to living a successful, balanced life. Even if you have a staycation, it's critical to use your well-deserved days off. If you plan now, you can even save for a weekend getaway before the end of the year. Life is all about balance.

As the weather turns colder, it's a great time to reflect on the money progress you've made throughout the past year and start focusing on small wins to finish the year right.



CONGRATULATIONS TO THIS QUARTER'S HOMETOWN HERO



Brent Butts

Brent is a Hometown Hero because he goes above and beyond for this community. He is an ICU nurse at CVMC where his colleagues praise him for his hard work and willingness to adapt to unexpected situations. He does his best to make patients feel cared and loved for in their most crucial time of need.

Aside from being an ICU nurse at CVMC, Brent gives back to his community through his involvement. He is a Board member of the Sylacauga Beautification Council where he often volunteers his time mowing, weed eating and picking up litter to beautify his town. Additionally, Brent is actively involved in the Sylacauga Pickleball Club. He not only plays but also ensures that the members of the community who come out to enjoy pickleball have drinks to stay hydrated. Brent loves this town because of its small town feel and caring community and is the perfect example of a hometown hero!

Nominate your Hometown Hero TODAY at B101wfeb.com!

HSCU in the COMMUNITY

Christmas in July

Thank you to all our vendors!
We were able to buy all of this for local shelters.



Health and Wellness Fair

September 1 at our Hwy 280 Branch



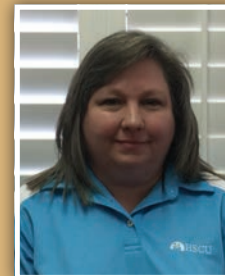
July Business of the Month

The Greater Coosa Valley Chamber of Commerce, along with KiX 100.3 and SylacaugaNews.com, are recognizing a local Business of the Month in the area. For the month of July, the Chamber chose Heritage South Credit Union.



BOARD MEMBER ELECTIONS

The following Board of Directors members have been submitted from the nominating committee to serve another three-year term and be voted on at the Annual Meeting in January 2024. In accordance with credit union election by-laws, there will be no nominations from the floor. Individuals may submit a petition for nomination signed by 1% of the membership with a minimum of 25 members and a maximum of 500 to the credit union's secretary at the following address on or before November 1, 2023: Heritage South Credit Union, P.O. Box 811, Sylacauga, AL 35150.



Mindy Greer

Mindy has been on the Board of Directors since 2007. She is very familiar with the benefit and function of a credit union as she has been a member of credit unions her entire life. Mindy has been employed with Blue Bell Creameries since 1997 and serves as an Administrative Manager.



Angie Hughes

Angie is the VP/ Co-Owner of a local family owned and operated business, SafeGuard Corporation. Angie has been affiliated with the credit union through business for many years and has been a member since 1997. This year will be Angie's 14th year as a Board Member.

August: RACHEL MILLER

Sylacauga High School

Congratulations to Rachel Miller, August Teacher of the Month! Rachel was nominated by the community for her dedication to her students!

Teacher of the Month is sponsored by Heritage South Credit Union.



Need some **DOUGH** for the Holidays?



Apply for a
Holiday Loan
TODAY!

Get approved today at myhscu.com/holidayloan!

FOLLOW US ON:  

NMLS
#712492

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Equal Housing
Opportunity

CO-OP



CONTACT US:

Phone: 256-245-4776/Email: 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