



# HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SUMMER 2023 NEWSLETTER • [WWW.MYHSCU.COM](http://WWW.MYHSCU.COM)

## HOLIDAY CLOSINGS:

**Independence Day**

Tuesday, 7/4/23

**Labor Day**

Monday, 9/4/23

## CONSTRUCTION UPDATE

Our Data Center is getting closer to completion! Watch out for information about our grand opening celebration.



# HELLO SUMMER

Enjoy *EVERY*  
minute of it!

Apply today for a summer loan at  
[myhscu.com/summerfun](http://myhscu.com/summerfun)

## TELL US YOUR TRAVEL DATES!

Summer is upon us and so is vacation time. While making your vacation plans, don't forget to contact Heritage South with your travel dates. This will help ensure your debit card will work while you are out enjoying a nice, relaxing vacation.

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# 2023 SCHOLARSHIP WINNERS

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## **James H. Morgan Memorial Scholarship**

HSCU is honored to award an established scholarship annually in the memory of James H. Morgan. Our third recipient of the James H. Morgan Memorial Scholarship is Christopher Kylan King. He is a recent graduate of Sylacauga High School who plans on furthering his education at Central Alabama Community College (CACC) with a major in nursing. Kylan then hopes to transfer to Auburn University to finish his schooling to become a Certified Registered Nurse Anesthetist (CRNA).



## **Claude Sawyer Memorial Scholarship**

Ryann Ruffin is the daughter of Raheem and Dr. Chante Ruffin. She graduated with honors and number 8 in her class. Ryann now has plans to attend Albany State University in the great state of Georgia.

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# EMPLOYEES ON THE MOVE

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**Heritage South is proud to announce some recent job changes!**



## **Matt Herbinger, Branch Manager, Moody**

Matt has been with Heritage South since 2015, and he has worked in the financial industry since 2008. He has experience working for Citi Group and Mortgage Banc in several different areas including secured loans, unsecured loans, mortgages as well as work in collections. For the last seven years Matt has served as HSCU's Chief Collections Officer. Being a resident of Moody, it only made sense that Matt takeover as the new Branch Manager to serve the community in which he lives.

Matt is married to his wife of 16 years, Jessica, and they have two sons, Jack Henry (13) and Samuel (8). Matt is an active member of the community being heavily involved in youth sports no matter what time of year. Whether it's a field or a court you are likely to see him there.

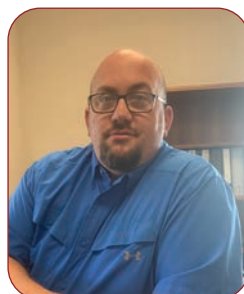
Matt is looking forward to reengaging with the community in his new role as Branch Manager. He and his staff are here to serve the people of Moody. If there is anything you need, please contact Matt and he will be sure to get you taken care of. Please join us in welcoming Matt to his new position as Branch Manager of our Moody branch.



## **Melia Morris, Chief Collections Officer**

Melia started her career in Collections in 2008, shortly after graduating Cum Laude from Talladega College in 2007. After almost ten years as a Loss Mitigation Specialist with Citifinancial, she joined our family back in 2017. Melia has been in the Collections Department with Matt for the last six years, working as a Collections Clerk. Melia brings extensive experience in collections, customer service, customer solutions, and communications to the Collection Department.

Melia is a kind and compassionate person whom we expect to see continued support of our members when they need it most.



## **Tim Wilson, Chief Information Officer**

We welcome our new CIO, Tim Wilson. Tim is local to Sylacauga and comes to us with over 20 years of IT experience, with the last 13 years of that in Credit Union and the previous 6 years in banking. We look forward to making some great progress and continuing great services for our members. Tim will be stopping by all the branches for a visit soon!



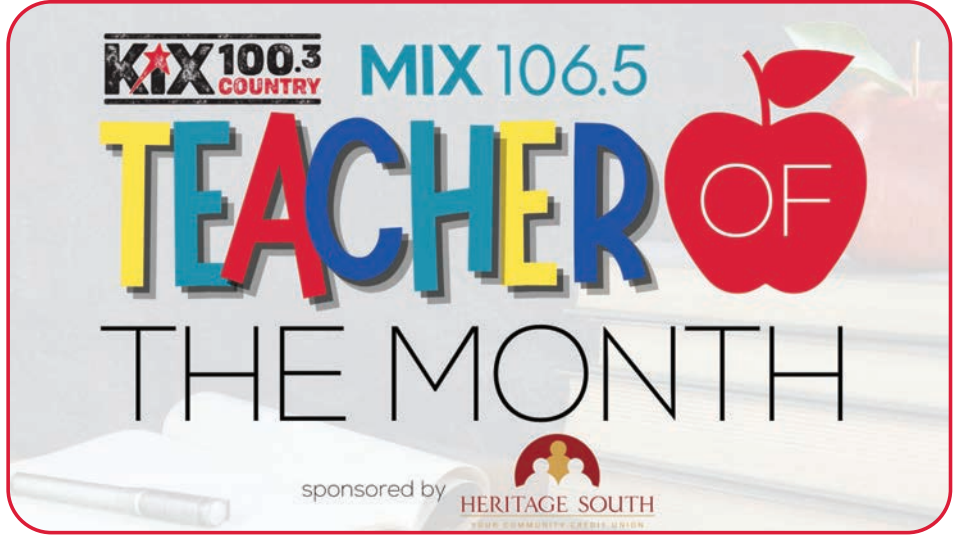
**Joshua Podoris**

of Fayetteville High School

**TEACHER OF THE YEAR!**

Our 2022-2023 teacher of the year is Josh Podoris from Fayetteville High School. Here are a few words people have said about Coach Podo, as he is known to many: "He is such a wonderful asset for his students. He really gets in on their level and makes learning fun for them. All of the kids absolutely love him and look forward to his class every day. They even have a special cheer for him. We need more teachers and people like Coach Podo. When coaching at Childersburg, they were playing Sylacauga and a small child got hit behind the backstop. Coach Podo went above and beyond and made it a point to check on that child days later - and even gifted him with a Dairy Queen gift card. They don't make them like coach Podo anymore."

We are so excited for Coach Podoris. Again, on behalf of all of us at Heritage South Credit Union and RadioAlabama, thank you and congratulations!



**TEACHERS OF THE MONTH**



**August: Justin Browning**

Nichols Lawson Middle School



**September: Amy Ogle**

B.B. Comer Elementary School



**November: Cassidy Elliff**

Sylacauga High School



**December: Brianna McNeel**

B.B. Comer Elementary School



**January: Leanna Holmes**

Nichols Lawson Middle School



**February: Debra Armstrong**

B.B. Comer Elementary School



**March: Tammy McWilliams**

Childersburg High School



**April: Jimmy Reynolds**

Sylacauga High School



**May: Matt Collier**

Fayetteville High School



# CONGRATULATIONS TO THIS QUARTER'S HOMETOWN HERO



## Misty Butler

Misty was nominated Hometown Hero because she always goes above and beyond with everything she does. She has been an RN at Russell Medical Center for over 20 years. She devotes countless hours at her job working over weekly to make sure her department is the best it can be (The E.R.)

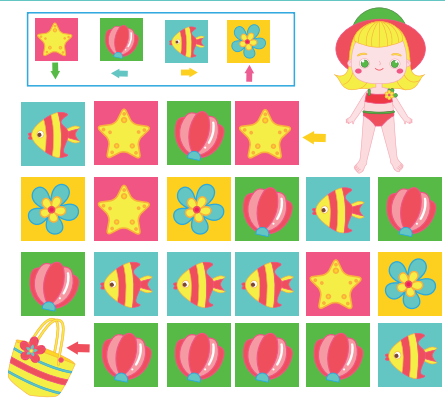
Misty is a mom of two boys that played baseball and never missed a game or practice, she is very devoted in everything they do as well. She is always there to help any friend or family member with any kind of medical problem and never complains about doing it and always does it with a smile and loving heart. Misty's sister says, "My dad was diagnosed with prostate cancer two years ago and she has been by his side all the way, helping him through it. [She] also helped my grandmother as she was dying with cancer, [and] also helped her in-laws as they too passed away with cancer."

She has a heart of gold is always there when anybody needs her, no matter what time of the day or night! She gets very little sleep but makes sure she is there when anyone needs her! She also helps out at the school with baseball stuff, PTA, Homecoming floats, fundraisers, banquets and anything else she can help with.

**Nominate your Hometown Hero TODAY at [B101wfeb.com](http://B101wfeb.com)!**

# KIDS' CORNER

## Maze game



# Look out for our NEW MOBILE ATM at local events!



# TIPS for GOOD CREDIT

There are no secrets or shortcuts to building a strong credit score.

## Follow these tips:

1. Pay your bills on time, every time.
2. Don't even come close to "maxing out" your credit cards.
3. Be cautious about closing accounts that show a long history of on-time payments.
4. Apply only for credit that you need.



# EMPLOYEES OF THE QUARTER

APRIL



**KIM  
WHITE**

Over the last six weeks, Kim has stepped up in a big way. Since her departure of the branch manager position, Kim has played a huge role in helping daily operations stay afloat in Moody while waiting for a new manager. She has remained positive and steadfast day in and day out. Kim not only proved it in the past, but now has reaffirmed how valuable she is to HSCU.

MAY



**DINAH  
THOMAS**

Mrs, Dinah, WOW!! Thank you for all the extra effort you have put in keeping your members happy during all the chaos. The miles you have traveled - picking up and delivering checking, the internet issues you have been so patient with, the many hours and long days you have put in, and the hard work and dedication you have shown to Heritage South definitely does not go unnoticed. We know better, easier ways are ahead and we appreciate all you have done to keep things going.

JUNE



**JOHNATHAN  
WANAMAKER**

Big kudos to John! John is a great asset to Heritage South. He is a trooper with a great attitude that is always there with a smile to help us figure out our issues. He was left with his hands full and only a few of us, less knowledgeable, to help him carry us through. We had to do a lot of putting our heads together and discovery to get it all in place, but HE did just that! He worked long, hard, and consistent, and he took care of us all. Thank you, John, for your dedication and unwavering support of everything Heritage South! We are on a track to education and empowerment to help us all succeed and grow. John is a major factor in keeping us going.

## THANK YOU SO MUCH

to our Members & Dealers for another great Car Sale! We always look forward to helping our Members finance their new or used automobiles and refinance loans they have at other institutions.



# Sizzling Summer

## CD Special

# 5.06%\*APY 8 Months

\*APY=Annual Percentage Yield. CD=Certificate of Deposit. All items are subject to early withdrawal penalty and/or fees which may reduce earnings. Limited-time offer subject to change or cancellation without notice. Minimum of \$1000, no maximum to open a CD, per certificate. At maturity, 8 month CD rate converts to 12-month CD term and rate. Membership required. Relationship Rewards do not apply. Contact us for further details.

Federally Insured by NCUA

# HSCU IN THE COMMUNITY



**Annual Spring Car Sale**  
Broadway and Hwy 280 Branches on April 14-15



**Crazy Dayz**  
Downtown Sylacauga on May 20



**Grits Fest**  
Childersburg Kymulga Grist Mill on April 29



**Movie Night in the Park**  
Sylacauga's Fairmont Park on May 26



**Sun Festival**  
Alexander City

FOLLOW US ON:



NMLS  
#712492

ESI

NCUA



## CONTACT US:

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