



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

WINTER 2023 NEWSLETTER • WWW.MYHSCU.COM

ANNUAL MEETING 2024

The annual meeting will be held January 23, 2024 at 6:00 pm at The Margie Sanford Center, CACC Childersburg Campus. On the agenda for this year's meeting we will be voting on the nomination for re-election of two members of our Board of Directors, Mindy Greer and Angie Hughes. Complete bios of each nominee can be found in the Fall 2023 newsletter on our website.

HOLIDAY CLOSINGS:

King/Lee Day
Monday, 1/15/24

President's Day
Monday, 2/19/24



Heritage South Credit Union is happy to offer the **PLATINUM REWARDS VISA CREDIT CARD.**

Now through June 2024, take advantage of 2.99% APR introductory rate. The promotional rate of 2.99% APR is valid on new HSCU VISA Platinum Rewards credit cards for all activity (purchases, balance transfers, and cash advances) completed during the promotional period and that rate will remain in effect on that promotional period activity through the final billing cycle of June 2024, at which point the balances on that promotional period activity will convert to the standard card rate of 9.90% APR – see credit union for details.



The promotional rate of 2.99% APR is valid on new HSCU VISA Platinum Rewards credit cards for all activity (purchases, balance transfers, and cash advances) completed during the promotional period and that rate will remain in effect on that promotional activity through the final billing cycle of June 2024, at which point the balances on that promotional period activity will convert to the standard card rate of 9.90% APR – see credit union for details. Promotional offer good from 1/1/2024 – 6/30/2024. APR = Annual Percentage Rate

NEW FEDERAL REPORTING REQUIREMENT

for Beneficial Ownership Information (BOI)

Beginning on January 1, 2024, many companies will have to report information about their beneficial owners, i.e., the individuals who ultimately own or control the company. They will have to report the information to the Financial Crimes Enforcement Network (FinCEN). FinCEN is a bureau of the U.S. Department of the Treasury.

Where can I learn more?

You can find guidance materials and additional information by scanning the QR code or visiting www.fincen.gov/boi.



In the COMMUNITY



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 what 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 a 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 states 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 the information we collect, as described above, or other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non affiliated 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.



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YOUR COMMUNITY CREDIT UNION

B101 FM

100.9FM • 1340AM



LIVE TOUR

Produced by Feld Entertainment



Every Kid will receive a FREE Dino egg with when they open their Kids' Club account!

OPEN A NEW KIDS' CLUB ACCOUNT BETWEEN 12/11/23 - 1/19/24 AND YOU WILL BE ENTERED TO WIN A FAMILY 4 PACK TO SEE JURASSIC WORLD LIVE AT THE BJCC IN BIRMINGHAM! EVERY NEW ACCOUNT WILL RECEIVE A FREE DINO EGG TO EXCAVATE! FOR MORE INFORMATION PLEASE CALL 256-245-4776 OR EMAIL MARKETING@MYHSCU.COM



EMPLOYEES OF THE QUARTER

OCTOBER



SHAVON
DEBARLABON

Congratulations to Shavon Debarlabon on Employee of the Month for October. Shavon always goes above and beyond to serve our members. She always comes in to work with a positive attitude and eager to learn. Shavon has only been with HSCU for a few short months and she's already taken on multiple duties on the Teller line. Thank you for all you do! Your hard work dedication to our members never goes unnoticed. Keep up the good work!

NOVEMBER



CAROLYN
BIVIN

Congratulations, Carolyn, on being named the Employee of the Month! Your dedication and commitment in Back Office have not gone unnoticed. Your attention to detail, proactive attitude, and exceptional member service have truly set a standard for all of us.

"Carolyn reached out to me about the issue and saved me a bunch of stress. I truly appreciate the initiative and member service."
- Ben Baxley

DECEMBER



PENNY
ROGERS

Penny Rogers - We recently had a change with our insurance coverage company and Penny rocked the first remittance. Also, always goes over and beyond to help our Members to make sure we have their insurance certificate to prevent forced placed insurance to their loans.

"I'd like to thank Penny personally for her excellent customer service, much appreciated. thanks to all of you for the kind and courteous service that's always given. Merry Christmas to you and your families."
- Agnes W. Glenn

2024 JAMES MORGAN and CLAUDE SAWYER Memorial Scholarships

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 two \$2,500 scholarships to high school seniors from any high school within our field of membership. The students do not have to be a member of the credit union but must be planning to attend college. The students 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 29, 2024.

It's not too late to SKIP-A-PAY

Once again, you may be able to skip your January loan payment if your loan qualifies! 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. A fee of \$40 per loan will be applied. See credit union for questions or more details.



Thank you to all of our members for making 2023 a great success!

HSCU GAVE BACK 5.5% INTEREST REBATES AND BONUS DIVIDENDS!

We are proud to announce that Heritage South Credit Union paid a 5.5% interest rebate and bonus dividend to our membership! Dividend is 5.5% of any interest paid by a member in the form of interest on loans and 5.5% of any dividends earned by members on any deposit account for the member accounts which are in good standing with the credit union. Federally insured by NCUA.

KIDS' CORNER

color by the dots



HSCU Gives to CHRISTMAS ANGELS

The children in foster care spend the holidays separated from their families, either because of neglect or abuse. Foster parents do receive a board payment for the foster child, which provides for the day-to-day needs of the child. However, there are no additional funds for Christmas. DHR has to rely solely on donations and support from the community. A huge THANK YOU to all of our members and employees for your donations to our Angel Tree children. Merry Christmas!



spot ten differences

match the pairs



THIS QUARTER'S

KIX 100.3 MIX 106.5 TEACHERs OF THE MONTH

Sponsored by:



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

NOVEMBER: ASHLEY MCRAE



OCTOBER: JORDAN HIGGINBOTHAM



OCTOBER: SETH HARRIS



FOLLOW US ON:  

NMLS
#712492

ESI

NCUA

Equal Housing
Opportunity

CO-OP



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YOUR COMMUNITY CREDIT UNION

CONTACT US:

Phone: 256-245-4776/Email: mrs@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