



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

Fall 2018 - Newsletter myhscu.com



HOLIDAY SKIP-A-PAY

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 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.

LOOKING TO EARN MORE MONEY?

We have a solution!

LIMITED TIME CD OFFER:

19 MONTHS @ 2.2%

*Limited time offer valid at all branches for new money only.



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 2019 at the J Craig Community Center. 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 20 members and a maximum of 100 to the credit union's secretary at the address listed on or before November 1st, 2018.

Heritage South Credit Union
P.O. Box 811
Sylacauga, AL 35150

LARRY BLANCHARD



Larry Blanchard is from Childersburg, AL and has served on the board for many years. He has attended numerous credit union conferences, seminars, and conventions. Larry worked for Avondale Mills for 35 yrs. before the plant closed in 2006 and is now retired from New South Express at HMA. Larry is married to Kathy and has two children and three grandchildren.

RANDALL MORRIS



Randall Morris was born in Talladega Co. and attended school in Coosa County at Weogufka High. He worked for Avondale Mills 27 years and was in management for 12 of those years. He retired from the Hollingsworth Company with 19 years of service. He has been a member of the credit union for 52 years and has served on the Board of Directors for the last 31 years. Randall is married to Dianne and has one daughter and two grandchildren. He looks forward to continuing to serving the credit union.

JIM PATTON



Jim Patton has been a member of the credit union for the past 39 years and has served on the Board of Directors since 2006. He spent 34 years in management with Avondale Mills and currently serves as Plant Superintendent at Blue Bell Creameries. Jim is married to the former Rita Blankenship who is employed by the Talladega County Board of Education and they have two children and two grandchildren.

SUPERVISORY COMMITTEE ELECTIONS



The following Supervisory Committee members have been submitted from the nominating committee to serve another three year term and be voted on at the Annual Meeting at J Craig Community Center in January 2019. 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 20 members and a maximum of 100 to the credit union's secretary at the address listed on or before November 1st, 2018.

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JERRY CLAYTON



Mr. Clayton was born in Sylacauga. He graduated from Auburn University in 1967 and worked for Avondale Mills in the Accounting Department for 33 years. He then worked for Floyd & Beasley Transfer Co. for 3 years. He has been married to his wife Sharon for over 40 years and they have 2 children. He has been a member for over 50 years and served on the Supervisory Committee.

HOWARD BARNETT



Mr. Barnett has been a member for over 40 years and has been on the Supervisory Committee for 50 years. He retired from Avondale Mills after 52 years of service. He is married to his wife Brenda and together they have 3 children, five grandchildren, and four great-grandchildren.



ARE YOU BEING REWARDED?

EARN 3% dividends on your checking account on balances up to \$15,000!

Our Premium Rewards Checking Account offers higher interest than most savings accounts with NO minimum balance and NO monthly maintenance fees! All you have to do is use your account.

Use these qualifying services each month to earn the special interest rate:

- 12 VISA Debit Card Transactions (excluding ATM)
- At least one (1) ACH deposit or automatic payment
- Sign up for monthly eStatements and eNotices
- Access Online Banking at least once each month

How does the dividend rate for Premium Rewards Checking work?

You will receive 3.00% Annual Percentage Yield (APY) if the above requirements are met on balances up to \$15,000. On balances over \$15,000 the APY is 0.20%.

- If the requirements are not met, you will still receive the Share Savings rate of 0.20% APY.
- The dividends are calculated on your daily average balance and credited monthly.
- The rate may change at any time based on financial and market conditions.
- Dividends are paid on the last business day of the month after they were earned.

HOLIDAY CLOSINGS

The credit union will not be open on the following holidays:

Columbus Day October 8
Veterans Day November 12
Thanksgiving Day November 22
Christmas Eve (close @ NOON) December 24
Christmas Day December 25
New Years Eve (close @ 2PM) December 31
New Years Day January 1, 2019

HAPPY
HOLIDAYS



Follow us on Facebook or Twitter!

Contact us:

Phone: 256-245-4776/Email: msr@myhscu.com

Or visit one of our locations:

Sylacauga - Broadway Ave. /Sylacauga - Hwy 280

Childersburg - Hwy 280

Moody - Moody Parkway

Alexander City - Hwy 280



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