



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SPRING 2022 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY CLOSINGS:

Memorial Day
Monday, 5/30/22

Juneteenth (observed)
Monday, 7/20/22

Independence Day
Monday, 7/4/22

UPCOMING EVENTS:

Sunshine Saturday
Saturday, May 7, 2022
Supporting the ARC of South Talladega County

Charity Yard Sale
Friday and Saturday, May 13-14, 2022
at First Baptist Church of Sylacauga

Kids' Blast
Friday, 5/20/2022 at Main Branch, Hwy 280
5:00 p.m. - 8:00 p.m.

Stepping Up Together for Mental Health
Saturday, 5/21/22 at Blue Bell Park
10:00 a.m. - 1:00 p.m.

Childersburg Summer Fest
Saturday, 5/28/22 at 10:00 a.m.

NEED TO GET RID OF SOME STUFF?

DONATE IT TO OUR YARD SALE!

Drop off donations at any branch. 100% of proceeds goes directly to LOCAL Charities! If you need us to come pick up stuff let us know and we can come with our van!



**RATES AS LOW AS 0.99%^{APR}
UP TO 60 MONTHS!**

Receive car sale loan rates on new purchases from April 1st-9th and refinancing rates the entire month of April!

Join us as we partner with local dealers for our **12TH ANNUAL** Car Sale Event. We will have a team on site to assist with questions and financing. The two-day event is happening at our main office on HWY 280 - but don't forget we can also help with your auto re-financing needs at any of our five locations from April 1-30. 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.

NUMEROUS LOCAL DEALERS!

Federally Insured by
NCUA 

APR = Annual Percentage Rate. Rates as low as 0.99% on new purchases April 1-9. Special refinancing rates available all month. All loans subject to credit approval. Rates, terms, and conditions subject to change without notice. Other restrictions may apply. HSCU does not warrant, guarantee, or insure any product or service offered or provided by any dealership. HSCU and participating dealers are separate entities. Contact the Credit Union for further information. Federally Insured by the NCUA.

Preapprove Your Way to a Better Car Deal

Before you set foot on the car lot, get preapproved for an auto loan at Heritage South Credit Union. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for. You can apply for preapproval: online, in person, over the phone.

If you have questions about how much car you can afford, or how financing works, a Heritage South Credit Union loan officer will be happy to help.

To apply for preapproval, you'll need to show:

- Name and address
- Social Security number
- Driver's license number
- Employer information (name, hire date, gross income)
- Current housing information—monthly payment, time in current residence
- Debt obligations—current credit card debt, home association dues, auto insurance

Once you're preapproved, you'll receive a preapproval letter that you can take car shopping showing the amount you're approved for.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop into Heritage South Credit Union today. We're here to help with all your vehicle loan needs.

AMAZON IMPERSONATORS: What You Need to Know

Has Amazon contacted you to confirm a recent purchase you didn't make or to tell you that your account has been hacked? According to the FTC's new Data Spotlight, since July 2020, about one in three people who have reported a business impersonator scam say the scammer pretended to be Amazon.

These scams can look a few different ways. In one version, scammers offer to "refund" you for an unauthorized purchase but "accidentally transfer" more than promised. They then ask you to send back the difference. What really happens? The scammer moves your own money from one of your bank accounts to the other (like your Savings to Checkings, or vice versa) to make it look like you were refunded. Any money you send back to "Amazon" is your money (not an overpayment) — and as soon as you send it out of your account, it becomes theirs. In another version of the scam, you're told that hackers have gotten access to your account — and the only way to supposedly protect it is to buy gift cards and share the gift card number and PIN on the back. Once that information is theirs, the money is, too.

Here are some ways to avoid an Amazon impersonator scam:

- Never call back an unknown number. Use the information on Amazon's website and not a number listed in an unexpected email or text.
- Don't pay for anything with a gift card. Gift cards are for gifts. If anyone asks you to pay with a gift card — or buy gift cards for anything other than a gift, it's a scam.
- Don't give remote access to someone who contacts you unexpectedly. This gives scammers easy access to your personal and financial information—like access to your bank accounts.

If you think someone has gotten access to your accounts or personal information, visit [IdentityTheft.gov](https://www.identitytheft.gov). There, you'll find steps to take to see if your identity has been misused, and how to report and recover from identity theft.

Financial Tips for Turbulent Times

Whether you're an older worker with seemingly few options to recoup significant investment losses, or a younger worker with minimal or no investment savings at all, don't let a difficult financial climate scare you into not taking any action at all.

Take stock of your situation and formulate a plan by starting with the basics:

Pay down debt. Reduce the chokehold that credit cards have on your budget. Pay off the highest interest-rate card first, and then apply that payment to the next-highest interest-rate card. Stop charging.

Spend less. Identify needs vs. wants, and then set priorities. Many so-called needs are wants in disguise.

Rebalance your stock portfolio. Do your investment choices reflect your risk tolerance and investment strategy?

Keep some liquidity. Consider stashing some cash—perhaps three to six months' of living expenses—in a money market account at Heritage South Credit Union which is insured to at least \$250,000 by the National Credit Union Administration.

Increase your contributions. Many stock prices are at low. If possible, bump up your contribution.

Diversify. Spread your wealth among a variety of investments: domestic, international, financial services, technology, health care, and so on.



CONGRATULATIONS TO OUR HOMETOWN HEROES FOR JANUARY AND FEBRUARY!



January, Tallapoosa County Area: Taylor Smith

Taylor was nominated by Jeri Smith who says, "Taylor has been a police officer for several years now. He enjoys helping to keep the community safe. He deserves to be nominated because he always puts other first." Taylor was nominated and selected to win a \$100.00 VISA Cash Card and a Certificate of Appreciation from Heritage South Credit Union that he picked up at the HSCU location in Alexander City. Taylor Smith is pictured with Alli Price and Kenny Dean.

**Nominate your
Hometown Hero
TODAY
at B101wfeb.com!**



January, Sylacauga Area: Randy Knight

Randy was nominated by his wife Kandace. Randy lived in Childersburg most of his life. He works very hard as a State Trooper for Talladega County. He is always willing to help others in any way that he can. He has volunteered at a local Childersburg school to help educate students about the profession of a State Trooper, as well as show them equipment used for the job. Randy is always trying to help educate people of the law, not just write citations to offenders. If we know better, we can do better. He risks his life each day to keep Talladega County safe for everyone. Pictured are HSCU CEO Jamie Payton, Randy Knight, Zoey Knight, and Kandace Knight.



February, Tallapoosa County Area: Charline Pope

Charline, who resides in Wetumpka, was nominated by Shelia Decker who said, "Charline has been volunteering for several non-profit organizations all her life. For the last 22 years, she has been a huge volunteer for the Humane Society of Elmore County. She has been a key player with the making of the Tail's End Thrift Store, which is a Thrift Store located next door to the HSEC, and has been a financial blessing to help more animals! When Charline first started volunteering, she realized that one of the biggest needs was for a "Volunteer Coordinator" to be a point of contact for the volunteers. Charline stepped right up to do that job for free. Since then, she has helped get volunteers together for supply drives, pet adoption events, booths for local events, and many fundraisers. She is such a giving person, that there's no doubt she will donate anything she wins. Thank you for considering her as a hometown hero! She is a hero to many homeless animals and many people."



February, Sylacauga Area: Mitzi Martin Smith

Mitzi was nominated by Chris Payton who said, "Mitzi is an animal lover and goes above and beyond to always rescue those in need. She is in abandoned houses as well as in the cold, on the side of the road, trips to vets. You name it! She has a heart of gold! Not only does she work for animals, but she works for families affected by cancer with the local charity Ribbons of Hope. She spends her time of many, many hours. She is fully devoted to her calling and I feel that it was something that she learned at home from a young age. Her mother was one to always be there for others just the same. Congratulations! We need more people like you!" We are thankful for all of Mitzi's tireless efforts and many hours spent doing for others. This is only a small token of our appreciation for all that she does.

Mitzi is pictured with Dartia Cook, MSR, and Bruce Carr from B101 Sylacauga's Best HITS & All Time Favorites.

JOIN US

in serving our community

Glad to be able to do our part to help keep our community clean!

We will be doing a clean up day monthly. Keep an eye out for our next one and we would love for some of our members to come help us!



EMPLOYEES OF THE QUARTER



JANUARY



**KIM
WHITE**

Kim joined us at Moody in October of 2021. Kim brings with her over 20 years of teller and MSR experience from another local credit union. In the few months that Kim has been with us, she has modeled excellent member service and is proving to be a great team player. Her eagerness and great attitude will carry her through as she continues to learn the ins and outs of HSCU. We are especially appreciative of her endurance and patience as she had to run the teller line by herself for two days during Christmas due to short staffing. We are incredibly thankful to have Kim in Moody.

FEBRUARY



**KELSEY
SMITHEY**

Kelsey joined our Broadway staff in November 2020. In her first year with the credit union, Kelsey really stepped up in her department. Although she did not come to us with banking experience, she grabbed the bull by the horns and gets the job done. Kelsey is crossed trained as ATM teller, vault teller, and has become a great leader in her department. During recent Covid staffing issues, she stepped up to help the office operate effectively. We are very proud and thankful to call Kelsey part of the HSCU family.

MARCH



**APRIL
MORRIS**

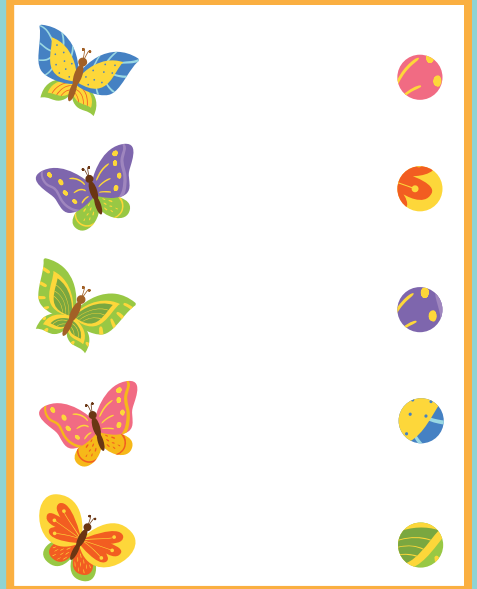
Thank you, April, for taking time to put together the cleanup events to help keep our community clean. It takes people like you, going above and beyond to make sure these kinds of things are done.

Also, thank you for your hard work in the branch each day. Your dedication definitely shows in your service to our members and the in the great staff leader you are. Thanks again for all you do for the CU.

KIDS' CORNER



MATCH PICTURES



KNOW YOUR RIGHTS (AND RESPONSIBILITIES): P2P PAYMENT APPS

Part One in a four-part series of tips by the Better Business Bureau regarding payment types

You bought something online, and the seller wants you to pay through CashApp. Is that okay? You got a new job, and your new employer sends you a check – for more than your salary. Is it okay to deposit? Your water bill is overdue and the “utility company” demands payment through a pre-paid debit card. Is that a problem? In all three cases, it’s a scam!

Knowing the ins and outs of payment types is one of the best ways to spot a scam. Peer-to-peer (P2P) payment apps, such as Zelle, CashApp, and Venmo, are becoming increasingly popular. How safe are these payment methods? And when should you use or avoid them? BBB offers the following advice to help you understand how P2P payment apps work, make payments safely, and avoid falling victim to scams.



Know how P2P payment apps work.

P2P payment apps allow users to send money to each other using a mobile app, usually as a smartphone app. To use a P2P payment app, you must first set up an account, after which you can link your bank account directly or a credit or debit card to provide the funds sent to other users. Once your account is set up, you can search for other users with phone numbers, usernames, or emails. Sending money is relatively easy. You simply choose the recipient, select an amount, designate the reason for the payment if you wish, then submit the payment. Depending on the app and your payment method, it can take anywhere from a few seconds to a few business days to complete the transaction.

Know your rights.

Unlike traditional banking systems, most P2P apps won’t cover your funds in case of fraud. If you sent money to a scammer and later realize your error, it’s unlikely you’ll have any success getting the company to reimburse you. The best way to protect yourself from scammers is to think carefully about who you send money to using this payment method.

Use P2P payment apps wisely.

Keep in mind that some digital wallet apps take a few days to process a transaction. Scammers take advantage of the system to “send funds” that they know will never go through. Get to know other digital wallet scam tactics too, so you’ll be quick to notice when something is fishy. Avoid businesses or individual sellers who only allow you to pay with P2P payment apps. Instead, use these apps to transfer funds to your friends, family, and other people you already know and trust. Link your credit card (instead of your debit card or bank account) for an added layer of protection and enable any additional security settings the app offers, like multi-factor authentication. If you need tech support or assistance, double check you are calling or visiting the website of the official company, not an impostor’s hotline.

Learn how to spot more scams on [BBB.org/spot-a-scam](https://www.bbb.org/spot-a-scam).

Be Prepared for the Unexpected with These Products

GAP

Can you imagine having a car that you’ve financed declared a total loss? GAP Insurance is a type of auto insurance that car owners can buy to protect themselves against losses that can arise when the amount of compensation received from a TOTAL loss does not fully cover the amount the insured owes on the vehicle’s financing. HSCU is here to help protect you, so please discuss with one of our Loan Officers on your next automobile purchase to see if you qualify.

Warranty

Should you get a Warranty on your next auto purchase? Automobile repairs are very expensive, and we have an extended service contract that will protect our Members from high repair costs. Please discuss with one of our Loan Officers on your next automobile purchase to see if you qualify.

Credit Life/Disability Insurance

HSCU offers credit life and credit disability that can protect your loan. Credit life pays the remainder of your loan in the event of death and if you are unable to work, credit disability will pay your monthly payments if you become totally disabled and unable to work. HSCU is here to help protect you during these times, so please discuss with one of our Loan Officers the next time you apply for a loan to see if you qualify.

Credit Involuntary Unemployment Insurance

HSCU offers Credit Involuntary Unemployment Insurance in the event you are unable to work due to result of involuntary unemployment. Under this plan, your payments could be paid while out of work to avoid delinquency or a loss. Please discuss with one of our Loan Officers the next time you apply for a loan to see if you would qualify.

8 WAYS TO SAVE VACATION MONEY

Plan your next vacation ahead to ensure that you get the most for your money without sacrificing a good time. Then relax, knowing that you might even have funds left over when you get home. Here's how:

Airfare - Book flights on Yapta and be eligible for a voucher if the airfare goes down after you've purchased your tickets. Sign up for alerts from Airfarewatchdog; follow other travel sites on social media as well. Call your airline agent and ask for a deal. Use a regional airport—low-cost airlines often don't service the large international airports.

Lodging - If you book by phone, ask the desk agent to beat the online rate. Consider an apartment or home rental instead of a hotel—you'll save even more by cooking your own meals. Consider booking a place to stay through airbnb.com.

Food - Make lunch your main meal. Lunches often are 30% cheaper than the same entrées on a dinner menu and you'll be less likely to splurge on expensive alcoholic beverages. Stock up on snack foods before you leave home and replenish your supply at local grocery stores rather than convenience marts.

Search for vacation package deals - Package deals often give great discounts. Find them on Expedia and Priceline, or daily deal sites like Groupon Getaways and LivingSocial Escapes.

Use a travel rewards card - Look for a card with no foreign transaction fee, a microchip, and generous rewards. Credit union credit cards often offer freedom of choice for airlines.

Book by your budget - If budget is more important than destination, search "explore" on kayak.com or "flights" on Google.com. Select your departure city, season of travel, price, and get ready to be inspired.

Add a free destination - Find deals under "special offers" or by searching "stopover" on your airline's website. You might be able to squeeze in an extra destination at little or even no cost.

Travel off-season - If you're flexible, travel in the shoulder seasons—just before or after peak season depending on your destination. Prices are low, the weather could be really nice, shops and restaurants are open, and there are fewer tourists.



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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