

2019 CLAUDE SAWYER MEMORIAL SCHOLARSHIP

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 a \$2,500 scholarship to a high school senior from any high school within our field of membership. The student does not have to be a member of the credit union but must be planning to attend college. The student 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, 2019.

ANNUAL MEETING

The annual meeting will be held January 22, 2019 at 6:00 pm at the J Craig Community Center in Sylacauga, AL. On the agenda for this year's meeting we will be voting on the nomination for re-election of 3 members of our Board of Directors, Larry Blanchard, Randall Morris and Jim Patton. We will also be voting on the nomination for re-election of 2 members of our Supervisory Committee, Jerry Clayton and Howard Barnett. Complete bios of each nominee can be found in the Fall 2018 newsletter on our website.

HOLIDAY CLOSINGS

- Christmas Eve (close @ NOON) December 24
- Christmas Day December 25
- New Years Eve (close @ 2PM) December 31
- New Years Day January 1, 2019
- Martin Luther King, Jr. day January 21, 2019
- Presidents' Day February 18, 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



Rates as low as 1.99% **VISA**

Get the new year started off with a bang with the platinum rewards Visa Credit Card

Heritage South Credit Union is happy to offer the **PLATINUM REWARDS VISA CREDIT CARD**. Now through May 2019 take advantage of 1.99% introductory rates. The promotional rate of 1.99% 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 May 2019, at which point the balances on that promotional period activity will convert to the standard card rate - see credit union for details. Promotional offer good from 1/1/2019 - 5/31/2019. APR = Annual Percentage Rate

MEMBERSHIP PAYS

We gave back over \$300,000 to our HSCU members!
We are happy to announce another year where we gave back to our members, through interest rebates and bonus dividends! Over \$300,000 was given to nearly 10,000 members at the end of 2018! This is our way of showing appreciation to our members and thanking them for doing business with us. Just another reason why being a member has its perks! Instead of profits going to shareholders (banks), it's returned to pockets within our community.

We hope you enjoy the extra windfall and continue to choose Heritage South Credit Union for all your financial needs.



MOBILE PAY OPTIONS

Apple Pay: Enjoy all the benefits of your Heritage South Credit Union Visa® using Apple Pay®. Paying in stores or within apps has never been easier, safer or more private.

Benefits:

- Combines HSCU with Apple's fingerprint reader, Touch ID
- Can be used in stores, online and in apps
- Alternatively, you could pay with an Apple Watch – Double click the side button and hold it near the reader
- Add cards on the Apple Pay home page
- Also accepts prepaid cards
- Make Heritage South Credit Union your default card for Apple Pay
- Set your Heritage South Credit Union card as your default for Apple Pay to pay confidently with Visa®.

Google Pay: A better way to pay, by Google.

Benefits:

- Accepts gift cards
- Can be used in stores, online and in apps
- In contrast, Android doesn't require a fingerprint scan to authorize a transaction
- PIN, password, iris scan, face recognition or pattern
- Compatible with NFC-enabled devices running Android 4.4 or higher
- Download the app to add cards
- Make Heritage South Credit Union your default card for Google Pay
- Set your HSCU card as your default for Google Pay to pay confidently with Visa®.

Samsung Pay: Now you can use your Heritage South Credit Union Visa® card with Samsung Pay almost anywhere you can swipe or tap your card.*

Benefits:

- Also accepts gift cards
- Add cards to the Samsung Pay's home page
- Combines NFC with fingerprint scan or password for authentication
- Unlike Apple Pay and Google Pay, Samsung Pay can be used at magnetic stripe or EMV terminals in addition to NFC point-of-sale devices
- Earn Samsung Rewards points on top of credit card rewards

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 as 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 at 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 statement 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 of the information we collect, as described above, to 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.