



HERITAGE SOUTH

YOUR COMMUNITY CREDIT UNION

SPRING 2021 NEWSLETTER • WWW.MYHSCU.COM

HOLIDAY CLOSINGS:

Memorial Day
Monday, 5/31/21

Independence Day
Monday, 7/5/21

Labor Day
Monday, 9/6/21



SUNSHINE SATURDAY

May 8th, 2021

Come out and support The ARC of South Talladega County.

THANK YOU

to all our members and employees that donated to the Paisley Foundation stuffed animal drive! We know these will bring many needed smiles.



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

Receive car sale loan rates on new purchases from April 1st-17th and refinancing rates the entire month of April!

Join us as we partner with local dealers for our **11TH ANNUAL** Car Sale Event. We will have a team onsite 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!



APR = Annual Percentage Rate. Rates as low as 0.99% on new purchases April 1-17. 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.

A Word from Our CEO

Heritage South's Board of Directors and Management team are working diligently to provide a safe work environment for our team members while offering excellent service to our membership. We are continuously monitoring the statistics for our membership areas to make the best decisions for our staff and members.

During this pandemic, we have had several close calls with staffing and exposures. We have been very fortunate that we have only closed one branch in Alexander City for a short period due to exposure and sickness. We were very fortunate to be able to still offer daily night depository function and ATM access during this closure. We are working very hard to protect our staff so that this does not happen in any branches again.

Our most sincere apologies for any excessive wait times that you may have endured due to the closed lobbies. We do offer many more services remotely or electronically now. We have had many wonderful reviews from members that have been able to accomplish so much more now without ever leaving their home or office due to these electronic means.

Don't forget that we have added additional staff answering the phones to help accommodate the increased call volumes. We have online chat available from our website, messaging available from within our app, and even contact methods available from within our home banking product, NetTeller.

If you have issues with contact or need help finding the easiest way to accomplish your transactions, please call us for assistance. We will be more than happy to help you find the correct and most simple path or make an appointment to come visit a branch for an in-branch visit or even curbside visit.

Please bear with us as we continue to make these difficult decisions to safeguard everyone. We are here to serve you in the safest, easiest, and most convenient ways.

Remembering JAMES MORGAN

We would like to extend our sympathies to those in our membership community that have suffered from COVID and the effects on yourselves and your families. This pandemic has been a difficult road for many with hardships from loss of

income, loss of companionship and visits, lack of in person worship, and loss of loved ones. Heritage South Credit Union family has lost many members as well as a Board member. Mr. Jimmy Morgan was the most recent addition to our Board of Directors. He came to us as a long-time family relationship with Heritage South. The Morgan family carries a very special place in our hearts and in the hearts of many in our community.

Jimmy went home to be with the Lord on January 24, 2021. He is survived by his wife of 37 years, Joetta, daughter Stacey Marie Jones (Ethan), son James Jacob (Jake) Morgan, grandson James Gerald Jones, parents Jim and Mildred Morgan, brothers Ted Morgan, and Jay Morgan (Krista), mother-in-law Marilyn McCary, nephew Brad Lacey (Laura) and niece Ginger Thompson (Clay), and his great nieces and nephews. Jimmy was a graduate of Sylacauga High School Class of 1979 and Jacksonville State University. As an ALFA Insurance Agent for more than 25 years, he enjoyed helping his customers and serving their insurance needs. Jimmy was a charter member of Knollwood Presbyterian Church where he served as Youth Leader, Sunday School Teacher, Deacon, and Elder for more than 40 years. Jimmy was a devoted husband, father, grandfather, son, brother, uncle, and friend.

"We all go through life meeting people. Some we don't like, and they, for the most part, have little impact on our lives. Others we feel lukewarm about and just let slide by. Then comes the ones we really like, the ones who make us feel better every time we see them, they brighten our day and lighten our load. My friend Jimmy Morgan was one of these people. The world is a better place for him having passed thru. In my mind, his time here was too short, but I will leave that to the All Knowing. Thank you, my friend. Rest in peace." – Larry Blanchard

Jimmy comes from a great family and leaves a wonderful legacy behind. The world needs more of these people! Please pray for this family and all other families feeling the strains and loss of COVID.



OPERATIONS: A little IRS tip to share

If you lost your job in 2020, a new tax rule could help get you valuable tax credits.

A new tax rule may help you if you experienced a job loss or change in income in 2020. To qualify for earned income tax credit, people must have earned income. Generally, earned income includes taxable employee compensation and net earnings from self-employment, as well as certain disability payments.

You can use your 2019 earned income to figure your EITC, if your 2019 earned income was more than your 2020 earned income. The same is true for the additional child tax credit.

For additional information, please visit www.irs.gov or contact your tax advisor.



KIDS' CORNER

REPORT CARD REWARDS

Heritage South will reward your good student by depositing money into your child's Kids' Club account when you bring in his or her most recent report card. We will deposit money based on the number of 'A's and 'B's (or comparable if a different grade scale is used). EACH 'A' will then enter the child for a grand prize drawing for a \$50 deposit into their account. All of the details can be found on our website at myhscu.com/kidsclub.



Look out for more information on
KIDS' BLAST 2021
Join Kids' Club today so
you don't miss out.



EMPLOYEES OF THE QUARTER



JANUARY



HANNAH
CATCHINGS

Hannah completed 20 CDP training courses in 2020. Thanks, Hannah, for all your hard work and motivation.

FEBRUARY



ALLI
PRICE

Thank you, Alli, for doing such a great job handling member's loan requests for the Alex City branch while they were short handed and in helping meet the branch's needs each day. Way to go!! Keep up the good work!!

MARCH



JESSICA
MILLER

Thank you, Jessica, for going above and beyond, from making sure member's calls are answered completely to directing traffic in the drive thru. We appreciate all you do to assist our members while our lobbies are closed. Also, great job on selling over 100 tickets for donations to the BigHouse Foundation for our February charity.



Join Heritage South Credit Union as we celebrate National Credit Union Youth Month.

Stop by any office during the month of April to start a new membership or to deposit to your existing kid's club account.

Kids will receive...

- "Dino Dig Kit" with every new membership opened
- Dino themed candy with every deposit
- Entry into a drawing for a \$100.00 deposit to savings with every deposit made

For contest details, visit www.cuna.org and enter "Savings Challenge Rules" in the search box.



WE APOLOGIZE FOR ANY INCONVENIENCE...

Effective April 1, 2021, the Sprig CO-OP online/mobile application will no longer be available to Heritage South Credit Union members. We hope that we can work together to help find alternative solutions for those members who utilized the Sprig app. If you've not already been contacted by a local branch employee, please reach out and we will be happy to assist you.

ARE YOUR PASSWORDS STRONG ENOUGH?



In today's digital world we have passwords for just about everything. Sometimes it can be a daunting task to keep track of all of them and have different passwords for every website. Most experts suggest that we follow these basic guidelines for all our passwords whether for personal or business.

1. Avoid using the same passwords for every website.
2. If you must reset a password because of a breach on that website, do not use that password again on another site.
3. Use a password manager to keep track of all those passwords– examples are KeePass, LastPass, and 1Password.
4. Do not store passwords in internet browsers (If your computer is compromised then all websites with stored passwords are compromised).
5. Avoid common words and phrases in your password.
6. Do not use your name, nicknames, names of pets, your birthday or anything associated with you that could be guessed easily.
7. The longer the password the better – use 8 characters or more in your passwords to make them harder to crack.
8. Implement 2 factor authentication where possible – use applications like Authy, Google Authenticator or Microsoft Authenticator.

Even following these basic guidelines, there's still no guarantee you won't have your passwords stolen. However, it does give you a better chance of not becoming a victim of a breach.

Tips to Keep Your Identity Safe During Tax Season

- The IRS will only contact you through the USPS. The IRS will not call and ask for personal information.
- Keep an eye on your mailbox for those important tax documents. If you are missing a document, call the source and see if that document has been sent.
- Store your tax documents in a secure location. If you are disposing of old tax documents, be sure to shred them and make sure the information isn't easily identifiable.

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.

Consolidate
..... &
Celebrate!



PLATINUM
REWARDS VISA

Rates as
low as **1.99%**
APR

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 June 2021, take advantage of 1.99% APR introductory rate. 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 June 2021, 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.

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FOLLOW US ON:



NMLS
#712492

ESI

NCUA

EQUAL HOUSING
LENDER

CO-OP



HERITAGE SOUTH
YOUR COMMUNITY CREDIT UNION

CONTACT US:

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