

# W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



WINTER 2015

## TAX RETURN

### Check Cashing/ Depositing Your Joint Tax Return Checks

Please remember that if you plan to have a joint tax return check direct deposited into your account, both parties to the check must be owners of the account or the check will be returned. Likewise, if you plan to visit one of our branch offices in order to cash or deposit a joint check, both parties to the check must be present at the branch in order for us to complete the transaction.



Celebrating Life's Wins.

WINSOUTHCU.COM

## Need a Break?

WinSouth will give you one.

### 90 days with NO PAYMENT!



Overspent on Christmas? Would 90 days of NO PAYMENTS HELP? Don't miss this opportunity to catch a break ... for 90 days!

#### What do I need to DO?

- ◆ Move your current auto loan from another vendor to WinSouth Credit Union OR
- ◆ Apply for a new/used auto loan\* with WinSouth

#### What do I GET?

- ◆ 90 days to make your FIRST PAYMENT
- ◆ Same-day loan approval
- ◆ Great WinSouth low rates
- ◆ Apply online—anytime!

For more information, call 800-757-7302 or apply online at [winsouthcu.com](http://winsouthcu.com), then click on applications!

\* Loans include: New and used auto loans. Current loans with WinSouth CU are not eligible for this promotion.

This great deal lasts until March 31!



**ASI** By members choice your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured.

\* Minimum amount is \$10,000. Subject to membership and credit approval. Some restrictions may apply. Rates may vary based on credit worthiness. Rates, terms and conditions subject to change without notice. Equal Opportunity Lender.



## 2015 High School Scholarship Applications Now Being Accepted

The end of your senior year is fast approaching. You may be asking yourself, HOW am I going to pay for college?

### Let WinSouth Credit Union Help.

Apply now until April 10 for a \$500 scholarship.

For requirements, deadlines and final form to complete, go to [winsouthcu.com](http://winsouthcu.com) and click on "HS Scholarship Applications" from the homepage.

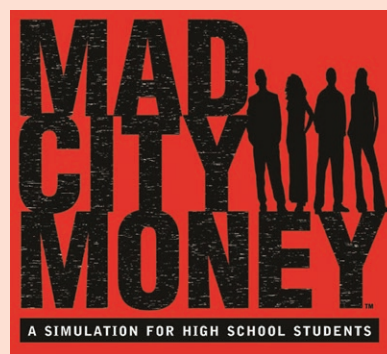
## WinSouth is "MAD" about Mad City Money!

WinSouth Credit Union has a new high school financial education simulation for high school students! Students take on a new identity, job, debt, children and a spouse. They learn how to balance a checking account, save for retirement and how to handle debt. Because they now have jobs and make money, they get to shop! Nine merchant stations are set up, run by our employees, where students get to pick out their home, vehicles, child care, clothing, food and extras, like vacations and toys. Students find out quickly that money doesn't go very far and many end up returning higher priced items to make their budgets work.

WinSouth is proud of our new program and is excited about giving back to our schools and educating our high school students about the reality of life and helping them make good decisions about money handling.

In just three months, we have seen over 1,000+ students from some of our area schools: Gadsden City HS, Ft. Payne HS, Albertville HS, Marshall Christian Academy and Sardis HS.

To see Mad City Money in action, go to WinSouth's YouTube channel and see our two-minute videos.



## Gadsden Insurance Services

Twenty years ago, a desire to help people prompted Mark Garrard to go into the insurance business. Then, in 1998, he and a partner started their own insurance agency, which today has grown to be Gadsden Insurance Services. Garrard is now the sole owner of the agency, which employs nine licensed insurance agents. Two decades into it, he still finds helping people as an insurance agent to be a good fit for him.

"Insurance is a complicated subject. It is our job to not only understand it, but to make sure our clients understand it as well," Garrard explains. "We advise clients how coverage works, what insurance policies do for them and how the coverage protects their assets. It's rewarding to see that we make a difference in people's lives, especially in times of need, when there are storms and other disasters."

### Working for Clients

The agents are a one-stop shop for all of their clients' insurance needs. They get quotes from several nationally recognized companies, and explain the differences between them, helping clients find the best coverage for them at a fair price.

Each of the nine agents at Gadsden Insurance Services specializes in one of three areas: 1) personal lines, such

as homeowners, auto, motorcycle and boat insurance; 2) commercial insurance for businesses; or 3) life insurance.

"We focus on customer service," Garrard comments. "We don't have a call center, we still answer the phone; you get a real person on the line when you call. We'd rather talk to you than send you to a website."

That focus on service is something that Gadsden Insurance Services shares with WinSouth Credit Union. "I like the flexibility of WinSouth," Garrard comments. "Their member service is excellent; they're always looking out for us. I personally have been with WinSouth since I was a teenager, and I'm 42 now. When they developed business banking, I reached out to them to provide services for my insurance agency."

Gadsden Insurance Services has very complex banking needs, Garrard says. "WinSouth handles a lot of transaction activity for us, and it saves us time and money. They're so knowledgeable about what a business person needs. I think they're the finest business bank out there."

To contact Gadsden Insurance Services, call **256-546-8006**.

## Financial Superstar of the Quarter

*Sherry Freeman*

Sherry Freeman has been banking with WinSouth Credit Union for two years. And in that short amount of time, she can confidently say that WinSouth has changed her life.

In the spring of 2014, Sherry was in a difficult financial situation. She had bills piling up and too many loans, with no clue how to get out of debt. Sherry was even considering bankruptcy. Feeling hopeless and discouraged, she attended a financial seminar at which Phyllis Jones, employee of WinSouth, was speaking.

"Phyllis spoke about a financial program they had at WinSouth and I thought I could definitely use that," says Sherry. "I went to the Albertville branch to meet Phyllis and she set up a budget for me."

Phyllis evaluated what she spent every month and started looking at ways for Sherry to save money. They cut things like cable TV out of her budget and started paying more money each month to loans. After eight months of sticking to the program, Sherry has paid off three major bills and more than \$1,000 toward various loans.

"It hasn't been easy," says Sherry. "But WinSouth worked with me. Phyllis was committed to helping me. She would even come to my work to drop off paperwork and see me when I couldn't get away."

Because of her new financial freedom, Sherry feels better about herself and attributes having more confidence and self-esteem to this program at WinSouth.

"The best part about WinSouth Credit Union is their willingness to help a person," says Sherry. "They helped me avoid bankruptcy. I can finally see the light at the end of the tunnel."

For more information on getting a financial advisor appointment with WinSouth, contact Phyllis Jones at **800-757-7302**.



Celebrating Life's Wins.

**TOLL FREE 800-757-7302**  
**256-543-7302**

**Main Office**

110 South 26<sup>th</sup> Street  
Gadsden, AL 35904  
M, T, Th, F—8:00-4:30  
Lobby Closed—12:45-2:00 for lunch  
W—8:00-12:00 S—Closed

**City Branch**

320 Albert Rains Boulevard  
Gadsden, AL 35901  
M, T, Th—8:00-4:30  
W—8:30-12:00  
F—8:00-5:00  
S—8:30-12:00 (Drive-thru only)

**Rainbow City Branch**

199 Independent Drive  
Rainbow City, AL 35906  
M, T, Th, F—9:00-5:30  
W—8:30-12:30  
S—8:30-12:30

**Ft. Payne Branch**

101 Drinkard Drive NW  
Ft. Payne, AL 35967  
M, T—8:00-4:00  
W—8:00-1:00  
Th, F—8:00-4:30 S—Closed

**Rainsville Branch**

67 Roy Sanderson Avenue  
Rainsville, AL 35986  
M, T—8:00-4:00  
W—8:00-1:00  
Th, F—8:00-4:30 S—Closed

**Scottsboro Branch**

1446 Goosepond Drive  
Scottsboro, AL 35769  
M, T, Th, F—8:00-4:00  
W—8:00-12:00 S—Closed

**Marshall County Branch**

3512 US Highway 431  
Albertville, AL 35951  
M, T, Th, F—8:00-4:30  
W—8:00-12:00 S—Closed

**Oneonta Branch**

201 Third Street South  
Oneonta, AL 35121  
M, T, Th, F—8:00-4:30  
W—8:00-12:00 S—Closed

**Collinsville Branch**

5674 Alabama Highway 68  
Collinsville, AL 35961  
M, T, Th, F—8:00-4:30  
W—8:00-12:00 S—Closed

**WinSouth Financial Services  
For All of Your Business Needs**

1519 Rainbow Drive  
Gadsden, AL 35904  
256-543-7660  
M-T—8:00-4:30  
Wed—8:00-12:00  
Th-F—8:00-4:30  
Sat—By Appointment

**HOLIDAY CLOSINGS\***

**Martin Luther King, Jr. Day**  
Monday, Jan. 19

**Presidents Day**  
Monday, Feb. 16

**Good Friday**  
Friday, April 3

★ Safe Deposit Boxes are available for rent at our Ft. Payne and Main Branches.


**Defend Your Data with Strong Passwords**

The threats to security are changing every day. What can you do to protect your information? Create strong passwords, manage passwords carefully and change them periodically.

**Weak passwords, same passwords ↑ risk**


**6 characters \*\*\*\*\***


The average password is six characters and all lowercase letters


 **3 minutes** The time it takes for an expert hacker to crack an average password


**Strong passwords ↓ risk**

Strong passwords include a mix of numbers, special characters, uppercase and lowercase letters






 Try special characters and numbers in place of letters: \$p@c3\$h1P *instead of spaceship*

 A passphrase can help you remember a difficult password: "I love pizza with sausage, pepperoni, garlic and onion" = 1Lpw\$Pg&0

 **DON'T** use easily guessed information: family names, pets' names, birthdays, sports teams and street addresses

 **DON'T** use words in the dictionary **DON'T** use common keystrokes

**Avoid weak passwords**

 123456  12345678  letmein  
 password  abc123

Changing your passwords takes some extra effort, but it's worth it to protect your financial and personal information. Log on to your accounts to reset your passwords, and sleep better tonight!

Sources: <http://blog.instantcheckmate.com/is-your-password-really-protecting-you/>, [http://www.csid.com/wp-content/uploads/2012/09/CS\\_PasswordSurvey\\_FullReport\\_FINAL.pdf](http://www.csid.com/wp-content/uploads/2012/09/CS_PasswordSurvey_FullReport_FINAL.pdf), <http://splashdata.com/press/worstpasswords2013.htm>

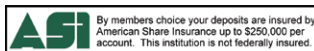
**IRA DISTRIBUTION WITHHOLDING NOTICE** ★  
**(Form 2317)**

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by WinSouth Credit Union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.



Scan with your smartphone to visit our website.



All rates quoted as annual percentage rate or annual percentage yield are subject to change without notice. All loans are subject to membership and credit approval. For complete account disclosures, ask for a copy of our Membership & Account Agreement. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. This publication does not constitute legal, accounting or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Equal Opportunity Lender. Websites not belonging to this organization are provided for information only. No endorsement is implied. Images may be from one or more of these sources: ©Thinkstock, ©iStock, ©Fotolia. ©2015 BlueSpire Strategic Marketing | bluespiremarketing.com

**BOARD OF DIRECTORS**

Hersey Taylor <i>Chairman</i>	Don Smith <i>Secretary</i>	Ron Patrick Gary Kennedy
Greg Gregersen <i>Vice Chairman</i>	Charles Atchley <i>Treasurer</i>	Kenneth Simmons

**SUPERVISORY COMMITTEE**

Sandy Battles <i>Chairperson</i>	Robert Davis	Alice Haley
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