

W

WINNING ✦ WISDOM

DREAM. BELIEVE. ACHIEVE.



FALL 2015

What Do WinSouth and Santa Claus Have in Common?

We can both give you a little extra cash this holiday season.

WinSouth's Holiday Loan Special

Don't be stressed out about paying for your holiday expenses. We can help you get a loan for your holiday purchases. Promotion runs from Nov. 1 – Dec. 31, 2015.

Rates are as low as **3.99% APR***
Up to 12 months financing.

Subject to membership and credit approval. Some restrictions may apply.

* APR = Annual Percentage Rate. Monthly payment of \$8.52 per \$100 borrowed for a 12 month term. Maximum loan amount of \$5,000. Rates may vary based on individual credit worthiness. Rates, terms and conditions subject to change without notice. Equal Opportunity Lender.



Thank You for Choosing WinSouth Credit Union

During this season, many people spend time thinking about what they're thankful for. The staff and management at WinSouth Credit Union are no different. We're thankful for you! Our members are the reason we strive to provide convenient financial tools, expert advice and unbeatable service. We are grateful for the opportunity to serve you. Thanks for being a loyal member of WinSouth Credit Union.

**WinSouth**
CREDIT ✦ UNION

Celebrating Life's Wins.

WINSOUTHCU.COM

**FINANCIALLY STRESSED?
BILLS PILING UP?
NEED MONEY ADVICE?
NEED HOPE?**

You Need
One on One
with

WinSouth
CREDIT UNION

FREE
FINANCIAL COUNSELING

Meeting you where you are. Helping you get where you want to be.

800-757-7302

ASK FOR A WCU CERTIFIED FINANCIAL COUNSELOR

Since 1950, your Credit Union has supported hard-working people. We have earned an important place in the lives of our members that has been passed down through generations.

As a service industry, we try to recognize the needs of our members as time progresses. We know many are struggling financially across our nation and want to extend a helping hand to our Credit Union family, sharing our knowledge of basic financial practices that can change lives. We do believe financial stability is possible by taking a serious look at how money is spent, what can be changed and how to prepare for expenses.

We enjoy encouraging young savers and borrowers by teaching them ways to overcome financial hardships and

improve credit ratings. As a member of WinSouth, you have access to this free service where you will find a team of our employees dedicated to working with you—One on One.

✦ Contact our One on One team at
1-800-757-7302, ext. 4105.



3 Steps to Avoid Buyer's Remorse

As the holiday season gears up, you may be thinking about how you'll avoid overeating at family gatherings and other social events. Is it also time to consider how you'll avoid overspending?

For example:

- Have you shopped for holiday gifts with a "one for them, one for me" approach?
- Do you forget to track your spending, especially on small items like stocking stuffers?
- Could heightened emotions or competitive impulses sway you to buy an unnecessary gift for yourself or give your children more?

The 3-D method—determine, distract, delay—is recommended by "Lean Body Fat Wallet" authors Ellie Kay and Danna Demetre. It can be an easy-to-remember way to shop smart without overindulging and having buyer's remorse.

1. Determine

It's vital to know what you need before shopping. Make a list of not only the items you need to purchase, but the stores you will visit. This can help you steer clear of wandering into impulse shopping territory. You may also want to set a time limit to help you get in and get out of stores.

2. Distract

Do you have a tough time saying no to your children when shopping together? Ask them to help you create the list before shopping, then they too can focus on what you need instead of finding things you don't.

Be mindful of your long-term goals when something that's not on the shopping list catches your eye. Carrying a picture of your family or a vacation destination in your wallet may help you pause and rethink before adding a "want" rather than a "need" to your cart.



3. Delay

Some financial experts recommend waiting a week to see if you still want an item, others suggest 24 hours. It's likely you'll forget all about the cute shoes or computer gadget that was tempting you.

Stay on Track

With Online and Mobile Banking from WinSouth Credit Union, you can easily keep tabs on your accounts. Move money from checking to savings, pay bills and more. See all the ways we can help you save time and money at winsouthcu.com.

Etowah Chemical Sales & Service

“Extensive experience and in-depth knowledge make the difference in serving our customers well,” says Mike Turner, president and co-owner of Etowah Chemical. The company specializes in sales and service of industrial high-pressure washers and also manufacturers cleaning products.

“Terry Murray and I started this business in 1980,” Turner says. “That’s 35 years ago! In that time, we’ve run across just about any difficult cleaning job you can imagine. That experience pays off and benefits our customers. Almost daily, someone says to me, ‘I have this problem here. How would you clean that?’ And because of our extensive experience, usually we can zero in on exactly what they need—and we can supply it for them.”

The professionals at Etowah Chemical understand the importance of creating cleaning methods that help their customers minimize labor and chemical costs. From industrial plants to cars and trucks to hospitals and nursing homes, they have experience helping customers create the sparkling clean image they want to present. They can tell you how to clean, polish, finish or wax just about anything.

High-quality equipment and cleaning products plus prompt, reliable service have helped the company grow over the years, from five employees in Gadsden at its inception to 49 employees and six locations across Alabama, Tennessee and Georgia, today.

A Financial Partner That Shares Its Values

Etowah Chemical chose WinSouth Credit Union as its financial services provider about 20 years ago, and hasn’t looked back. “They’ve financed many vehicles for us,” Turner notes. “They’re kind of like us—they have a lot of experience and can help you solve problems. I recommend WinSouth to other people all the time. The people there are really nice and very professional, and when we need something, they respond promptly. They’re easy to do business with, and they’re right next door to us, so it’s real convenient.”

Etowah Chemical primarily sells to industrial users of its products and services, but power washers are available to consumers, too. Contact them at **256-547-7527** or www.etowahchemicals.com.

4 Scams to Avoid This Holiday Season

Some things make an appearance every holiday season: bustling shopping malls, awkward mistletoe incidents, office parties and scams aimed at exploiting holiday shoppers and year-end philanthropists. Hiding among the festive decor are four scams waiting to cling to you like tinsel to an evergreen.

1. Too-good-to-be-true travel offers. A tropical getaway is always enticing in the midst of winter and that’s exactly why scammers employ such an offer. So what seems like a dream vacation could end up being a financial nightmare.

TIPS:

- Be skeptical of “free” trip offers.
- Know what’s included in a package deal.
- Do your own travel research.

2. Not-so-jolly job postings. The ad promises to get you the perfect good-paying job. Who doesn’t want that? Most phony job postings whimsically detail a dream career we all have been waiting for. But be skeptical, it might just be a dubious scheme.

TIPS:

- Don’t pay an upfront fee to an employment agency.
- Know exactly what services are being offered.
- Get all promises in writing.

3. Coal-stuffing prizes and sweepstakes. “Congratulations! It’s your lucky day—you’ve won a car, cash or some other incredible prize.” It’s most likely not your lucky day; you’re just one of the many people who received this spam email or saw this popup ad.

continued on back page...



Feel the Thrill of Skip-a-Pay!

Need a little extra cash this holiday season? Pick up a Skip-a-Pay form at any of our branches and breathe a little easier this Christmas!

Some exclusions may apply.



Celebrating Life's Wins.

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

Main Office

110 South 26th 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

**THANKSGIVING HOLIDAY
HOURS BY BRANCH:**

Albertville, Collinsville, Main,
Oneonta, Scottsboro, WinSouth
Financial Services: Closed
Nov. 26-27

City: Open Wednesday,
Nov. 25 from 8:30 a.m. to
4:30 p.m. Closed Nov. 26-28

Rainbow City: Open Wednesday,
Nov. 25 from 8:30 a.m. to
5:00 p.m. Closed Nov. 26-28

Fort Payne/Rainsville: Open
Wednesday, Nov. 25 from
8:00 a.m. to 4:00 p.m. Closed
Nov. 26-27

**CHRISTMAS HOLIDAY
HOURS BY BRANCH:**

Albertville, Collinsville, Main,
Oneonta, Scottsboro, WinSouth
Financial Services: Closed
Dec. 24-25

City: Open Wednesday, Dec.
23 from 8:30 a.m. to 4:30 p.m.
Closed Dec. 24-26

Rainbow City: Open Wednesday,
Dec. 23 from 8:30 a.m. to
5:00 p.m. Closed Dec. 24-26

Fort Payne/Rainsville: Open
Wednesday, Dec. 23 from
8:00 a.m. to 4:00 p.m. Closed
Dec. 24-25

All branches: Closed Friday,
Jan. 1

* Even when we're closed, you can still access your account information 24/7 via InfoTalk, our 24-hour Touch Tone service at 256-546-0988 (local) or 800-728-1412 and through Online Banking at winsouthcu.com.

4 Scams to Avoid This Holiday Season ... from page 3

TIPS:

- Never pay to play.
- Don't hand over any financial information or numbers.
- Be especially wary about foreign sweepstakes companies.

Navigator (www.charitynavigator.org) or
CharityWatch (www.charitywatch.org).

TIPS:

- Ask for written information.
- Beware of sound-alike charities.
- Ask about the caller's relation to the charity.

4. Phony charities. The holiday season is meant for giving, but be sure to check out whatever charity you choose to donate to. For help, use the services of an organization such as the Better Business Bureau (BBB) Wise Giving Alliance (www.give.org), Charity

At WinSouth Credit Union we strive to protect your finances from fraud, but often it's your own precautions that can be the most powerful.

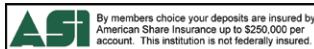
**IRA DISTRIBUTION
WITHHOLDING NOTICE** ★
(Form 2317)

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 ©iStock and/or ©Fotolia. ©2015 Bluespire Marketing | bluespiremarketing.com

BOARD OF DIRECTORS

Greg Gregerson <i>Chairman</i>	Charles Atchley <i>Secretary</i>	Gary Kennedy
Don Smith <i>Vice Chairman</i>	Ron Patrick <i>Treasurer</i>	

SUPERVISORY COMMITTEE

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