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WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SPRING 2015



## WinSouth Credit Union's 64<sup>th</sup> Annual Meeting

**When:** May 19, 2015

**Where:** Gadsden Convention Hall, 344 South 1<sup>st</sup> Street, Gadsden

**Time:** Doors open promptly at 5 p.m. Meeting begins at 6 p.m.

Door prizes, Snacks and giveaways

\* All branches will close at 2 p.m. on May 19 for all employees to attend.



Celebrating Life's Wins.

## Annual Spring Car Sale

*Coming in May!*



Car rates as low as  
**1.75%** APR\*

We'll Put You in the Driver's Seat of a Great Auto Loan

Now is the best time to get behind the wheel of a new or "new to you" car!

Rates are low, and the road is calling. Don't miss out on this great deal. Low rates end May 31.

\* APR = annual percentage rate. This special does not apply to existing WinSouth loans. Subject to membership and credit approval. Rates, terms and conditions are subject to change without notice. Certain restrictions apply. Rates may vary based on individual creditworthiness.

# Avoid Tax Refund Phishing Scams

If you're expecting a refund from the IRS this year, make sure you don't fall hook, line and sinker for a phishing scam that's targeting taxpayers. Phishing is the use of fraudulent emails that try to trick you into revealing personal information, such as account numbers and passwords, in the belief that the email is coming from a legitimate source. Taxpayers who are eagerly awaiting their tax refunds may be more apt to respond to such emails in hopes that they can get their refund sooner. However, criminals behind the scams can then use any personal data acquired from these fraudulent emails to empty victims' financial accounts, run up charges on existing credit cards and apply for new loans, credit cards and other services or benefits.

## Protect Yourself

Avoid becoming a victim of these scams by not responding to or clicking on any links within the body of a suspicious email. Also know that the IRS does not send emails to taxpayers regarding their individual accounts or their refunds. The IRS may send out emails regarding news releases or informational articles geared for the general public, but under no circumstances does the IRS or WinSouth Credit Union ask for an individual's Social Security number, credit



union account number or any other financial information via email. It's also a good idea to bookmark [www.irs.gov](http://www.irs.gov) and [winsouthcu.com](http://winsouthcu.com) so you know you're always on the right site.

If you receive a fraudulent email that appears to be from the IRS asking you to verify or provide your account information, please forward the message to [phishing@irs.gov](mailto:phishing@irs.gov). If you receive any other emails you believe to be fraudulent, please visit the Federal Trade Commission's website, [www.ftc.gov](http://www.ftc.gov), or call **1-877-FTC-HELP (382-4357)**.

## Saturday, May 16 Relay for Life

Come join WinSouth Credit Union as we raise money for Relay for Life! All Gadsden branches are accepting donations for the May 16 Relay for Life!

### We are selling tickets for a drawing for a 42" VIZIO Smart LED TV!

1 Ticket—\$5  
3 Tickets—\$10

We will also be selling AWESOME Pirates of the "Cure-ibbean" black T-shirts for \$12. All money raised goes to benefit Relay for Life!

WinSouth will be setting up a tent on Relay Day, May 16, and walking for the Cause!

Join Us!

Location: Cross Point Community Church  
Gadsden, AL  
12:00 p.m.-12:00 a.m.



## Miller Soda Shoppe

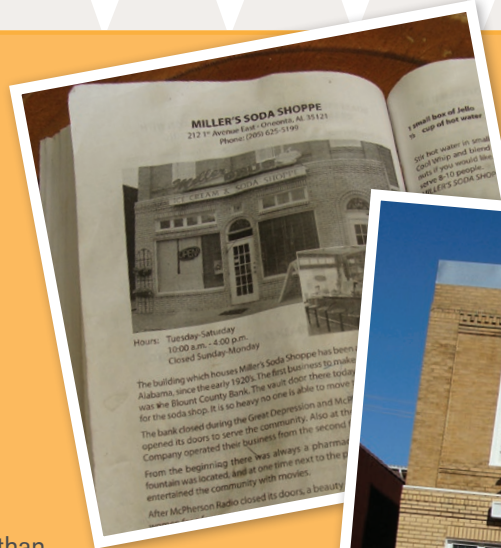
Remember the good old days of burger shops with malts, checkered floors and red vinyl booths? Many people say the 'good old days' are gone, but not for the Miller Soda Shoppe. Located in the heart of downtown Oneonta, this is the ideal local gathering place for good food and great company. Owner Chuck Morrison opened the Soda Shoppe more than five years ago with a dream of livening up the downtown Oneonta community.

### The Heart of a Small Business

Morrison has been a small business owner for more than 25 years, previously managing gift shops and restaurants. Most recently, he came across an empty space in downtown Oneonta that still had some of its original character. He decided to restore it and open an old-time soda shoppe. "I really wanted to help the downtown area," says Morrison. "Since we opened more than five years ago, I have seen a very positive change in this town. People are starting to engage with small businesses and it has more of a small town feel now."

The Soda Shoppe is a full restaurant, known for its chicken salad and daily specials. Open until 8 p.m. on Thursdays, Morrison says the Shoppe offers a more upscale menu that night, featuring steaks, shrimp and more.

"I have always wanted to own my own business," says Morrison. "It's very rewarding to be able to make independent decisions and accomplish the things I do as a small business owner."



### An Easy Choice for Banking

"WinSouth is a really convenient choice for my business banking," says Morrison. "There are a couple of banks near the Soda Shoppe, but the customer service at WinSouth is always pleasant."

Visit the Miller Soda Shoppe at  
212 1st Ave. E., Oneonta, AL.

## 2015 High School Scholarship Applications Now Accepted!

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 15 for one of the nine \$500 scholarships! For requirements, deadlines and forms, go to [winsouthcu.com](http://winsouthcu.com) and click on the HS Scholarship Box on our page!



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, F—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\***

**Monday after Easter**  
Monday, April 6

**Memorial Day**  
Monday, May 25

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

**Big Brothers Big Sisters Bowlathon**

WinSouth raises \$2,600 for Big Brothers Big Sisters!

Thanks to all our members and employees that gave money and bowled on February 20 and raised \$2,600 to help Big Brothers Big Sisters Program.

WinSouth Credit Union is proud to say, with your help, we have been the largest donator for the past few years. We could not have done it without you!

*This is Amber Germany, Front Line Supervisor for Main Branch, who organized the Big Brothers Big Sisters Bowlathon. Great job Amber and all the employees of WinSouth Credit Union who participated!*



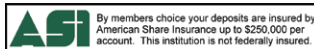
**IRA DISTRIBUTION WITHHOLDING NOTICE** ★  
(Form 2317)

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: ©iStock, ©Fotolia. ©2015 Bluespire 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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