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WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SPRING 2016



WinSouth Credit Union's 65th Annual Meeting

When: April 14th, 2016

Where: Gadsden Convention Hall, 344 South 1st Street, Gadsden, AL

Time: Doors open promptly at 5:00 p.m. Meeting begins at 6:00 p.m.

Door prizes, Snacks and giveaways

* All branches will close at 2:00 p.m. on April 14th 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 31st.

* 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.

Transition Complete!

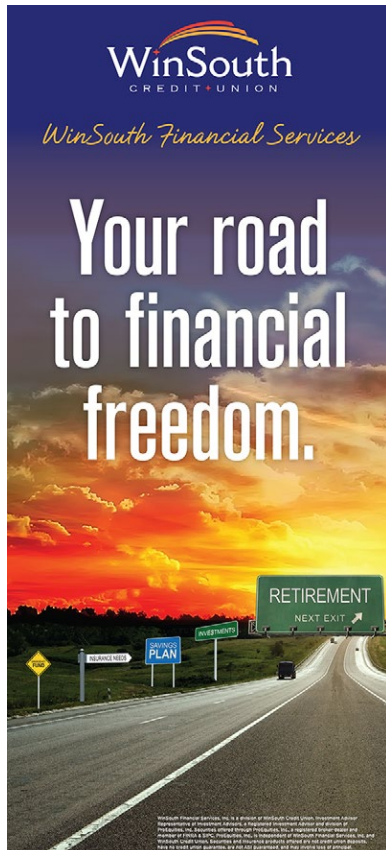
WinSouth's system upgrades are complete! Thank you for your patience and understanding during this transition. We value our members, and our goal is to provide you with the best products and services available.

We hope you have begun to notice:

- ✦ **Faster in-branch transactions.** Teller lines should move faster than they have in the past and transactions should take place in a timelier manner.
- ✦ **Less downtime.** The credit union's network should not suffer extended outages as it has at times in the past.
- ✦ **More reliable, robust online and mobile banking.** The online and mobile platforms will offer increased reliability and exciting new features.
- ✦ **Advancements in technology,** including signature pads and driver's license scanning. The credit union will be implementing signature pads like those you're accustomed to using in retail stores, and instead of entering your personal information manually, we'll be able to scan your driver's license and populate the data within our computer system, which will save time.



- ✦ **Security.** The upgraded system will maintain an even higher level of data security, which adds tremendous value in this era of increased cybersecurity concerns.



The Tax Advantages of Annuities by Jim Houston

Tax advantages are hard to find in the current economic environment. One of the major advantages of annuities is that they “defer taxes.” When assets are placed in an annuity account, taxes on the gain inside the account are delayed until withdrawn by the account owner. Taxable funds, such as CDs, mutual funds and money market funds, are taxed on any return they make in the year that it occurs unless it's IRA or other “qualified” money. Interest, dividends and capital gains all incur federal and state taxes.

If you have an asset that can be placed under some access limitations, an annuity could be worth looking at, in order to maximize returns by deferring the taxes until you are ready to withdraw the funds. There are many different kinds of annuities available in the marketplace.

The best way to determine the most suitable one for you is to consult with our Financial Advisor Jim Houston. He can be reached at **256-543-7662** or set up an appointment at:

WinSouth Financial Services
1519 Rainbow Drive
Gadsden, AL 35901

WinSouth Financial Services, Inc. is a division of WinSouth Credit Union. Investment Advisor Representative of Investment Advisors, a Registered Investment Advisor and division of ProEquities, Inc. Securities offered through ProEquities, Inc., a Registered Broker-Dealer and member of FINRA & SIPC. ProEquities, Inc. is independent of WinSouth Financial Services, Inc. and WinSouth Credit Union. Securities and Insurance products offered are not credit union deposits, have no credit union guarantee, are not ASI guaranteed, and may involve loss of principal.



Corporate South Realty

Gadsden is a place Joe E. Gamberi, Jr., owner of Corporate South Realty, is proud to call home. "We've been in the community for more than 30 years," Gamberi says. "People here are familiar with our sign and our logo. We have many generational customers as well as repeat buyers."

Growing with Gadsden

When Gamberi opened his doors in 1984, he had a skeleton crew of three employees who worked mostly in residential real estate. Since then, Corporate South Realty has grown into a thriving company, offering commercial real estate, property management and appraisal services. Corporate South attracts some of the top real estate agents in the area, many of whom are members of the "Million Dollar Club," a membership organization for agents who meet or surpass \$1 million in sales per year. Gamberi says that one thing hasn't changed since he started out, and that's his dedication to his customers.

"We understand that the decision to purchase a home is one of the most important decisions many people will make in their lives," he says. "We want people to be happy and satisfied. It drives us forward and helps us remember why we love what we do."

Financial Partners and Friends

According to Gamberi, business has been good, thanks to the hard work of Corporate South Realty's agents and the



CORPORATE SOUTH REALTY, INC.

support of the community. "We truly value the relationship we have with this community," he says. Gamberi notes that he also values the relationship he's cultivated with WinSouth Credit Union for more than 25 years.

"We've been with WinSouth almost as long as we've been in business," Gamberi says. "We like that they know our business inside and out. We consider them friends." Because of this friendship, Gamberi trusts WinSouth with his personal financial business, including a recent matter involving an investment property.

"Although a lot of paperwork was required, they were quick to offer assistance and answer any questions," he says. "This was not a unique experience; they're always willing to go the extra mile."

Looking to buy or sell your home with a real estate agent you can trust? Corporate South Realty can help. Contact us today at **256-543-1292** or visit www.corporatesouthrealty.com.

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

You Need
One on One
with

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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

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

WinSouth Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal

- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

* Based on individual roadside assistance plan.





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 a.m.-4:30 p.m.
Lobby Closed—12:45-2:00 p.m.
for lunch
W—8:00 a.m.-12:00 p.m. S—Closed

City Branch

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

Rainbow City Branch

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

Ft. Payne Branch

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

Rainsville Branch

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

Marshall County Branch

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

Oneonta Branch

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

Collinsville Branch

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

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

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

All branches will be closed in observance of the following holiday:

Memorial Day
May 30

2016 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 15th for a \$500 scholarship! For requirements, deadlines & forms, go to winsouthcu.com and click on the **2016 Scholarship Application** banner.



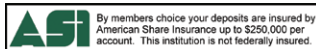
IRA DISTRIBUTION WITHHOLDING NOTICE (Form 2317)

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. ©2016 Bluespire Marketing | bluespiremarketing.com

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