

# W

WINNING ✦ WISDOM

DREAM. BELIEVE. ACHIEVE.



SUMMER 2015

## In Loving Memory of Kenneth Simmons

July 6, 1945—April 8, 2015



It is with great sadness that WinSouth Credit Union announces the passing of Kenneth Simmons.

Kenneth served the credit union continuously for the last 28 years as either a member of the Board of Directors or Supervisory Committee.

As a man, Kenneth was known for his faith and generosity. As a credit union volunteer, he was known for his passion and attention to detail. He has been a constant within the credit union for more than a quarter century and he will be deeply missed by all who knew him.



Celebrating Life's Wins.



# Check Out Our New, LOWER RATES!



We have longer terms on ATVs, boats and RVs. Go to [winsouthcu.com/rates](http://winsouthcu.com/rates) to learn more about options for financing.



# Coffee and Jazz 2015 Annual Meeting—a Great Success!



Members and employees alike showed up in great numbers as we celebrated the life of WinSouth Credit Union on May 19 at the Gadsden Convention Hall.

Lake City Jazz played as our members fellowshiped, visited WinSouth's kiosks and received great giveaways. An awesome food and coffee bar was enjoyed by all, catered by Terry Bryant and the Cupboard staff!



Our Board of Directors and staff reported on the soundness of the Credit Union.

Thanks to all our members that came out and congratulations to all of our door prize winners! It was a great time for all!



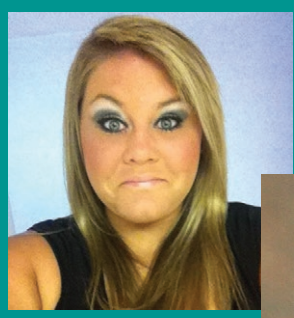
Members have saved over \$1 billion with Love My Credit Union Rewards.



Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

## Congratulations to Our Well-deserving Seniors!

These high school seniors are our 2015 recipients of WinSouth Credit Union's scholarship program! Good luck with your future endeavors. We are so proud to be a part of your budding futures!



**Javen Williams** (Not Pictured)  
Etowah HS

**Christian Franklin** (Not Pictured)  
Gadsden City HS



**Kaitlyn Waldrop**  
West End HS

**Ashley Smart**  
Scottsboro HS



**Lindsey Turner**  
Sardis HS

**Olivia Thurman**  
Ft. Payne HS



**Jacob Payne**  
Fyffe HS



**Anna Hill**  
Sand Rock HS

**Lauren Alexander** (Not Pictured)  
Collinsville HS

## WinSouth Financial Services



When Jim Houston became a financial adviser 18 years ago, he made sure to earn the credentials enabling him to help clients plan their financial futures as well as offer products to help them work toward their goals. He's pleased to continue doing both at

WinSouth Financial Services, which was established in 2004 to add to WinSouth Credit Union's stellar service. A Credit Union Service Organization (CUSO) for WinSouth, WinSouth Financial Services (WFS) aims to offer services or products not normally offered by the Credit Union. Among others, these include investments and retirement planning; life, disability, health, long-term care and partnership insurance; annuities; and employee group benefits.

"We're a one-stop shop where Credit Union members don't have to go a brokerage company or another financial services company to get these products and services," explains Houston, who works with WFS president Deborah Watts and commercial loan processor Susan Ramsey. "Typically, a staff member at one of the branches will refer a member to me for financial services such as insurance, a 401(k) plan they need help with, or some sort of investment or annuity. We offer the full range."

### Friendly Referrals 'Lifeblood' of Business

Referrals from WinSouth Credit Union's branch employees are key to WFS' success, Houston says, and such generosity is rare in the financial services field.

"That's sort of our lifeblood," he says. "They send people to me or give my name to someone and tell them they need to talk to me. That's something you don't have in most positions in this industry."

An employee of WinSouth since 2007, Houston most enjoys guiding clients through the insurance and investment process. It took him three years at the start of his career to earn credentials as both a chartered life underwriter and chartered financial consultant, a personal investment he feels has paid off in spades.

"I get the most satisfaction from helping folks plan and presenting options while guiding them through the myriad products to determine which are most suitable for them and match up with their goals and objectives," he says.

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.

Contact Jim Houston at **256-543-7660**.

## 4 Must-Do Steps to Protect Your Cell Phone

If your phone has ever been lost or stolen, you know the feeling of panic. It can be a nightmare—especially if you rely on your phone every day! You might also worry about your personal information and contacts falling into the wrong hands. What can you do to protect your phone? Follow these tips to keep your lifeline safe.

**1. Keep your eye on it.** When you head out the door, keep your phone in your purse, pocket or line of sight. Phones are a hot item to steal, so don't risk it.

### 2. Password-protect your keypad.

Use the lock feature on your phone to prevent it from being used even if it is lost or stolen. Your phone may be gone, but at least no one else can use it. This also prevents thieves from accessing your contact list, texts or emails.

### 3. Don't forget your voice mail.

Sure it's nice to access voice mail with one key, but do you want anyone else listening to your messages? Use the password function on voice mail, change it regularly and keep it private.

*continued on back 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—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 Fourth of July**  
Monday, July 6

**Labor Day**  
Monday, Sept. 7

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

**4 Must-Do Steps to Protect Your Cell Phone**

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**4. Research apps before downloading.**

Some apps may be free to download, but charge you fees later. Read app reviews closely and pay attention to negative ones. Fake reviews are easy to write so even if most reviews are good, take the negative ones seriously.

• **Mobile apps for iPhone/Android.** Visit the iTunes/Android store and search for WinSouth Credit Union.

• **Mobile-friendly website.** Log onto *winsouthcu.com* from your smartphone and visit our mobile-friendly site with helpful information.

• **Online banking at *winsouthcu.com*.** Use your smartphone to securely log in to online banking, 24/7.

Just give us a call at **800-757-7302** or visit our website to learn more.

**Safe Account Access  
with Mobile Banking**

At WinSouth, we help you safely access your checking and saving accounts on your phone via:

**Traveling Out of State or Out of Country?**

Notify your credit union! Give us your dates of travel and where, so that you will have no problems using your debit or credit card. Call us today at **800-757-7302**.

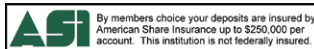
**IRA DISTRIBUTION  
WITHHOLDING NOTICE ★  
(Form 2317)**

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**

Greg Gregerson <i>Chairman</i>	Charles Atchley <i>Secretary</i>	Gary Kennedy  Hersey Taylor
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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