

W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SUMMER 2016



CHECK OUT OUR

VACATION LOANS



Celebrating Life's Wins.

Take the vacation you deserve! **Vacation loans as low as 7.99% APR***. Go to winsouthcu.com/rates to learn more about options for financing.

* 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.

65 Years of Celebrating Life's Wins

On Saturday, April 16th, WinSouth Credit Union celebrated its 65th Annual Meeting. The event was held at Gadsden Convention Hall and was open to all members. We indulged on delicious food provided by Terry Bryant, owner of The Cupboard. The Board of Directors and Supervisory Committee then briefed the members on the credit union's financials and loan reports. The festivities concluded around 7:00 p.m. If you missed this meeting, make sure to join us next year.



Congratulations to Our Well-deserving Seniors!

These high school seniors are our 2016 recipients of WinSouth Credit Union's scholarship program. Good luck with your future endeavors. We are so proud to be a part of your achievements.

Brianna Wells—
Cornerstone Christian
Academy



Lindsay Higdon—
Ilder High School

Daniela Kubik—
Douglas High School



Luke Long—
Glencoe High School

A Plus Portable Restrooms

When you attend an outdoor event or festival, you probably don't spend much time thinking about portable toilets—until you need one. Then it becomes a pretty important part of your day. A Plus Portable Restrooms answers the call by providing clean, carefully maintained and convenient portable facilities in the Birmingham/Jefferson area. The company also has plans to expand into the Etowah/St. Clair areas in the near future.

"We're a local family business, providing portable restrooms for construction sites, sporting events, golf tournaments, corporate events, weddings and other occasions," says Jerry Casey, corporate secretary. "We offer everything from basic units to luxury restrooms for weddings and high-profile corporate events," he says. "Customers can order a few units for a family reunion or party, or dozens for construction sites or special events.

"Our real difference, that sets us apart, is the excellent customer service we provide! We work with our customers to determine the type of unit and how many are appropriate. We also come up with a maintenance and cleaning schedule that meets their needs. We are responsive and on call 24/7 for emergencies."

Managing a Split Decision

A Plus Portable Restrooms was established in 2015 as a result of splitting up a previous portable restroom business, Casey explains. "It was a big decision," he says, "and I was anxious about how to manage the financing. But the folks at WinSouth Credit Union put me at ease. I actually went to the Credit Union to refinance my home, but when they found out about my plans, they said they could assist with their member business lending group. They went overboard to help arrange the financing necessary to accomplish the split and the launch of the new company. Their customer service is outstanding!

"At A Plus Portable Restrooms, we have more than 40 years of combined experience in the industry. We are confident of increasing our market share and expanding our footprint into Central AL. We owe it to the help from WinSouth Credit Union, our unique expertise and our exceptional customer service."

A Plus Portable Restrooms, Inc.

In need of portable restroom facilities for a family, corporate, sporting or special event, or a construction site? Call **205-680-2064** or visit aplusportablerestrooms.com.

Jessie Jones (Picture not available)—Oneonta High School

Jeremy Ware—
Coosa Christian
Academy



Ceciley Webb—
Etowah High School

Lexie Tisdale—
Hokes Bluff High School



Rylie Brooks—
Sardis High School

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.
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

2044 Second Avenue
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:

Fourth of July
Monday, July 4th

Labor Day
Monday, Sept. 5th

WinSouth Credit Union Raised Over \$6,000 for the American Cancer Society



On Sunday, May 15th, Etowah County held its annual "Relay for Life" to benefit the American Cancer Society. The themes were Painting Our World Purple and We Dance for Hope. WinSouth's team used the slogan "watch me whip, watch me relay."

The ceremony opened at 3:00 p.m., with an emotional survivor walk that was touching to many. Thanks to your help and generous donations, WinSouth raised over \$6,000 for the American Cancer Society. A heartwarming Luminaria Ceremony concluded the event. Torches were lit and names were read to honor those that were lost or are currently battling cancer. Cancer affects us all in one way or another, and we appreciate everyone who contributed to making this fundraiser a huge success.

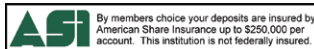
IRA DISTRIBUTION WITHHOLDING NOTICE (Form 2317)

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

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Sandy Battles <i>Chairperson</i>	Tim Copeland	Alice Haley
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