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WINNING ✦ WISDOM

DREAM. BELIEVE. ACHIEVE.



WINTER 2016

Need a Break?

WinSouth will give you one.

90 days with NO PAYMENT!

This great deal lasts until March 31st!

Overspent on Christmas? Would 90 days of NO PAYMENTS HELP? Don't miss this opportunity to catch a break ... for 90 days!

What do I need to DO?

- ✦ Move your current auto loan from another vendor to WinSouth Credit Union OR
- ✦ Apply for a new/used auto loan* with WinSouth

What do I GET?


- ✦ 90 days to make your FIRST PAYMENT
- ✦ Same-day loan approval
- ✦ Great WinSouth low rates
- ✦ Apply online – anytime!

For more information, call **800-757-7302** or apply online at winsouthcu.com, then click on applications!

* Loans include: New and used auto loans. Current loans with WinSouth CU are not eligible for this promotion.

**WinSouth**
CREDIT ✦ UNION

Celebrating Life's Wins.

 By members choice your deposits are insured by American Share Insurance up to \$250,000 per account. This institution is not federally insured.

* Minimum amount is \$3,000. Subject to membership and credit approval. Some restrictions may apply. Rates may vary based on credit worthiness. Rates, terms and conditions subject to change without notice. Equal Opportunity Lender.

WINSOUTHCU.COM



You Spoke and We Listened

Computer System Upgrades Coming Your Way Soon!

The credit union is excited to announce that it will be conducting a comprehensive system upgrade in early 2016. The upgrades will include enhancements to the credit union's internal network structure, as well as its online and mobile banking platforms. The enhancements will modernize our infrastructure and allow us to serve our members more effectively. The official implementation date for the upgrades is February 1, 2016.

After the upgrades are completed, you may 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. 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.

Stay Tuned

Be sure to visit the WinSouth Credit Union website at winsouthcu.com for updates as the implementation date approaches. The website updates will let you know what to expect and how to make the most of this upgrade.



Estate Management Checklist

Tip: One key difference between a will and a living trust is when they take effect. A will takes effect when you die; a living trust takes effect when you execute it, and begins to operate when you transfer assets to it.

Do you have a will?

A will enables you to specify who you want to inherit your property and other assets. A will also enables you to name a guardian for your minor children.

Do you have health care documents in place?

Health care documents spell out your wishes for health care if you become unable to make medical decisions for yourself. They also authorize a person to make decisions on your behalf if that should prove necessary. These documents may include a living will, a power of attorney agreement and a durable power of attorney agreement for health care.

Do you have financial documents in place?

Certain financial documents can outline your financial wishes. If you become unable to make decisions for yourself, these financial documents can be structured to empower a person to make decisions on your behalf. These documents may include joint ownership, durable power of attorney and living trusts.

Have you filed beneficiary forms?

In some cases, naming a beneficiary for credit union accounts and retirement plans makes these accounts "payable on death" to your beneficiaries. In other cases, you will need to fill out a "Payable on Death" form.

Do you have the right amount and type of life insurance?

When was the last time you assessed your life insurance coverage? Have you compared the life insurance benefit with your financial obligations?

Have you taken steps to manage your federal estate tax?

If you and your spouse have more than \$5.43 million in assets (for 2015), you may want to consider taking steps to manage federal estate tax, which will be due at the second spouse's death.

Fast Fact: Although estate taxes could claim a sizable portion of your legacy, they make up less than 1 percent of total federal revenue.

Source: Center on Budget and Policy Priorities, 2014

continued on back page ...

Jack R. Morgan Engineering, Inc.

Jay Morgan, PE, has been the president of the company his father founded since 1997. During that time, he has learned many lessons about how to succeed in business. One of the most crucial, he says, is the importance of building relationships. "Our company builds relationships with the people we work with," Morgan says. "They see that we work hard for our money, and we hope they'll ask us to work with them again."

Jack R. Morgan Engineering, an electrical engineering firm, was founded in 1960 in Gadsden, AL, with two employees. Today, it has grown to a staff of 12 divided among three locations: Huntsville, Birmingham and Gadsden. Our engineering consultants prepare plans and perform construction administration for new construction and renovation projects. Our projects include: schools, industrial installations, health care facilities, municipal buildings, athletic field lighting, water treatment facilities and more. The firm supplies design input, technical expertise, plus advice on energy efficiency and optimizing building performance.

"When we create designs for new construction, we will monitor the project all the way through to completion to make sure that the owner gets exactly what they paid for," Morgan comments. "We're the owner's liaison and quality control, and we're there to consult if a problem arises."

Banking Relationships Matter, Too

The emphasis on building good relationships extends to business banking too, Morgan says. "Deborah Watts, WinSouth Financial Services president, handles my commercial lending needs. When she left the banking world, she extolled the virtues of being a member of a credit union, and because of our relationship, I moved all our finances to WinSouth."

"I'm ecstatic about the service I get from WinSouth. They're very respectful of my time and effective at getting things done. I feel like I can focus on my business rather than the little financial issues that arise from time to time." Morgan is positioning his company for steady growth, concentrating on the most profitable markets. As an electrical engineer, he discovered a hurdle that many small business owners encounter: "I found out that being a good engineer and being good at business aren't the same thing," he laughs. But with the financial expertise of WinSouth Credit Union backing him up, he's more confident about keeping his company growing.

"I don't think a bank could perform as well as WinSouth Credit Union does," he says. "The service is just exceptional."

Jack R. Morgan Engineering Inc.
256-413-7717

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

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 that 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 are other ways 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

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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 holidays:

New Year's Day
January 1st

Martin Luther King Jr. Day
January 18th

Presidents Day
February 15th

Good Friday
March 25th

Estate Management Checklist ... continued from page 2

Have you taken steps to protect your business?

Do you have a succession plan? If you own a business with others, you may also want to consider a buyout agreement.

Have you created a letter of instruction?

A letter of instruction is a non-legal document that outlines your wishes. A strong, well-written letter may save your heirs time, effort and expense as they administer your estate.

Note: Power of attorney laws can vary from state to state. An estate strategy that includes trusts may involve a complex web of tax rules and regulations. Consider working with a knowledgeable estate management professional before implementing such strategies.

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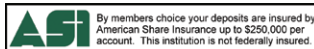
IRA DISTRIBUTION WITHHOLDING NOTICE ★
(Form 2317)

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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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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