

W

WINNING ✦ WISDOM

DREAM. BELIEVE. ACHIEVE.



FALL 2014

Need Some Extra Dough for the Holidays?

WinSouth's Holiday Loan Special

Don't be stressed out about paying for your holiday expenses. We can help you get a loan for your holiday purchases.

Rates are as low as
3.99% APR*
up to 12 months financing.

Subject to membership and credit approval. Some restrictions may apply.



* APR = Annual Percentage Rate. Monthly payment of \$8.52 per \$100 borrowed for a 12 month term. Maximum loan amount of \$5,000. Rates may vary based on individual credit worthiness. Rates, terms and conditions subject to change without notice. Equal Opportunity Lender.


WinSouth
CREDIT ✦ UNION

Celebrating Life's Wins.

WINSOUTHCU.COM

Swipe Smart: Avoid Debit and Credit Scams



Thieves are always coming up with new ways to steal your personal identification number (PIN) or account information from debit and credit cards. But you can help protect your finances by following these simple steps:

- ✦ **Look for tampered ATMs or card readers.** Don't use a machine that has loose connections, tape or wires showing. Thieves can install a device called a skimmer into the ATM. The skimmer copies information from the magnetic stripe on the back of the card.
- ✦ **Be aware of people around you at the ATM.** Scammers may try to look over your shoulder to see your PIN.

- ✦ **Watch your card** as it is swiped at gas stations, hotels and restaurants to prevent unauthorized charges.
- ✦ **Check your bank and credit card statements regularly.** If you see any errors, even small ones, report them to your financial institution immediately.
- ✦ **Order a copy of your credit report.** You can request a free copy of your credit report once a year at www.annualcreditreport.com, or by calling **877-322-8228**.

WinSouth Credit Union's priority is protecting and continually educating our members.

Financial Records

What to Keep? What to Toss?

Everybody has a paper trail—everything from utility bills and financial statements to tax records and receipts. With so many records it may be difficult to determine which you should keep (and for how long).

Filing and organizing records is critical to maintaining healthy finances. Not only will tax time be easier, but your spouse and other family members will be able to locate important information should the unexpected happen to you.

Following these guidelines may help you organize your records.

- ✦ **Credit union documents:** Destroy checks that have no permanent importance, but keep checks related to your taxes, business expenses, and housing and mortgage payments.
- ✦ **Utility bills:** Throw out (unless you need them for tax purposes).
- ✦ **Tax records:** Most experts recommend destroying these after six years.
- ✦ **Insurance records:** Keep for the life of your policy.
- ✦ **Life documents** (birth certificate, marriage certificate, diplomas, divorce decrees and military records): Store in a safe deposit box indefinitely.
- ✦ **Homeowner records** (deed and title to your house): Do not throw away.



LEARN MORE ABOUT ESTATE PLANNING

It's never too early—or too late—to develop an estate plan. Contact Jim Houston at WinSouth Credit Union at **256-543-7660** for information on how to organize your assets and develop a secure plan for your heirs.

- ✦ **Life- and estate-planning documents:** Keep the most current copy.
- ✦ **Receipts for major purchases,** such as furniture and electronics: Keep as long as you own the item.

Stay Organized

It's also important to keep a list detailing where your records are and how to access them. Store this in a safe place or with a trusted family member or friend (be sure to keep a copy). List each type of account, the identification number and contact information of the appropriate agent.

We Can Help Keep Your Records Secure

Safe deposit boxes at WinSouth Credit Union are a secure way to keep original copies of your most important documents. We offer a variety of sizes to fit your unique needs.

Greenhill Engineering Consultants, Inc.



When Curtis O'Daniel and Colby Hilyer started Greenhill Engineering Consultants in 2011, they knew that building personal relationships with customers was going to be important to their business. They were right. "Most of our growth has been due to word-of-mouth advertising," says O'Daniel, president and co-owner.

The company started with just the two of them and now, three years later, they have four employees. Greenhill Engineering Consultants (GEC) takes pride in its ability to complete projects with set constraints, on time and within budget.

The firm provides municipal, commercial and industrial consulting civil engineering services, planning, studies and reports. It assists clients in both the public and private sectors, and can provide services from preliminary studies through construction management. GEC's staff has an in-depth familiarity with both development and capital improvement projects and the requirements of its clients.

Typical projects for GEC include municipal water and wastewater treatment plants, storage tanks and pumping facilities; natural gas supply and distribution; commercial construction and construction management; comprehensive regional, city and county-wide planning; project feasibility studies; and much more.

Long-lasting Relationships

WinSouth Credit Union was one of GEC's first customers. When a deadly tornado destroyed parts of Dekalb County, Alabama, in April 2011, WinSouth's Rainsville branch was leveled. GEC was chosen to head up the design-build team to rebuild the branch. Today, the rebuilt branch features 2,500 square feet of office space, three drive-through lanes and state-of-the-art security measures.

O'Daniel's and Hilyer's relationships with WinSouth began before they started their company, however. "Curt and I both had our personal accounts at WinSouth when we started the business," says Hilyer, vice president and co-owner. "We were so pleased with the service we got from WinSouth that we wanted to have our business accounts there, too." GEC has checking, savings, credit card, auto loan and investment accounts at WinSouth.

"WinSouth is like banking used to be—they know your name," notes O'Daniel. "If you need financial help, you're not going to be referred to a toll-free phone number. You can talk to a real person, right there. We like the personal service."

For more information about Greenhill Engineering, visit www.greenhilleng.com or call **256-844-6722**. To inquire about business accounts with WinSouth, call **800-757-7302**.

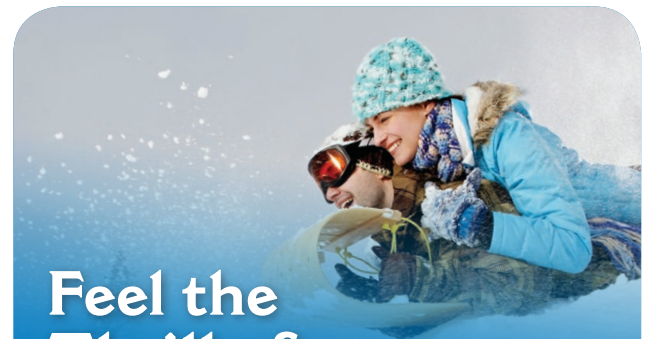
Who's Looking at Your Cell Phone Records?

Your cell phone records may not be as private as you assume, thanks to information brokers who buy and sell phone records. Fees to access records start at \$110, so you're probably safe unless someone has a reason to invade your privacy. But if you're involved in a divorce, custody case or lawsuit, there are added concerns for keeping your records private.

Follow these tips to protect your cell phone records:

- ✦ Request call details be removed from your cell phone bills.
- ✦ Place a password on your cell phone account, and instruct your phone carrier not to provide password reminders.
- ✦ Deactivate online access to your cell phone account. Information brokers may try to set up account access without your permission to obtain cell phone records.

Visit the Federal Trade Commission website, www.ftc.gov, for more information on privacy rights and initiatives.



Feel the Thrill of Skip-a-pay!

Need a little extra cash this December? Fill out the skip-a-payment form inserted in your newsletter or pick one up at any of our branches and breathe a little easier this Christmas!

Some exclusions may apply. See form on statement for details.



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-8:00-4:30
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*

Christmas Eve
Wednesday, Dec. 24

Christmas Day
Thursday, Dec. 25

New Year's Day
Thursday, Jan. 1, 2015

SPECIAL THANKSGIVING HOLIDAY HOURS BY BRANCH

Albertville/Collinsville/Main/Oneonta/Scottsboro/
WinSouth Financial: Closed Nov. 27-28

City: Closed Nov. 27-28, Drive-thru only open on
Saturday, Nov. 29 from 8:30 a.m. to 12 p.m.

Ft Payne: Open Nov. 26 from 8 a.m. to 4 p.m.
Closed Nov. 27-28

Rainbow City: Closed Nov. 27 & 28, Drive-thru
only open on Saturday, Nov. 29 from 8:30 a.m.
to 12:30 p.m.

Rainsville: Open Wednesday, Nov. 26 from
8 a.m. to 4 p.m. Closed Nov. 27-28.

* Even when we're closed, you can still access your account information 24/7 via InfoTalk, our 24-hour Touch Tone service at **256-546-0988** (local) or **800-728-1412** and through Online Banking at winsouthcu.com.



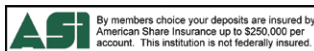
**IRA DISTRIBUTION
WITHHOLDING NOTICE
(Form 2317)**

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: ©Thinkstock, ©iStock, ©Fotolia. ©2014 BlueSpire Strategic Marketing | bluespiremarketing.com