

W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



WINTER 2021



2021 Scholarship Applications Now Being Accepted

WinSouth Credit Union will be awarding **Seven** deserving high school seniors a \$1,000 scholarship... and you could be one of them! **Deadline** is April 10th, 2021. Winners will be announced in May prior to graduation. Visit Winsouthcu.com or your nearest branch for the scholarship application.

HOLIDAY DEBTS STACKED UP?

*Pay Them
Off Today!*



Get your taxes back early this year with a **Tax Anticipation Loan** from WinSouth Credit Union! You also have the option of **no payment for 90 days!** Call, apply online or in person today.

Rates as-low-as

7.99% APR*

With No Payments for 90 Days!



* 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. Equal Opportunity Lender.

WINSOUTHCU.COM

Celebrating Life's Wins.

TOLL FREE 800-757-7302
256-543-7302

Main Office

10 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

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day All branches will be closed Monday, January 18th

President's Day All branches will be closed Monday, February 15th



Mobile Account Opening

Anytime. Anywhere. In 5 Minutes.

Opening your checking account has never been easier. Open your checking, savings, club, money market, or CD today without ever stepping foot in the branch. Existing members can now add additional accounts and/or joint owners to their current membership.

Visit winsouthcu.com or download our mobile app to get started.



**Get Your Maximum
Refund and Special
Savings on TurboTax**

intuit.
TurboTax ✓

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.
- **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

WinSouth Credit Union works with TurboTax to provide special savings for our valued members - get up to \$15 off TurboTax federal products. **Start today!**

To access the member discount, click on the TurboTax web banner located on WinSouth's homebanking homepage, or visit <https://intuit.me/38KcmVA>

Visit <http://turbotax.intuit.com/lp/joy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



LOVE MY
CREDIT UNION
REWARDS



Download on the
App Store



GET IT ON
Google Play

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



AMERICAN SHARE INSURANCE

This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



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. Cover Images by Freepik.com.

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Tim Copeland	Alice Haley
--------------	-------------