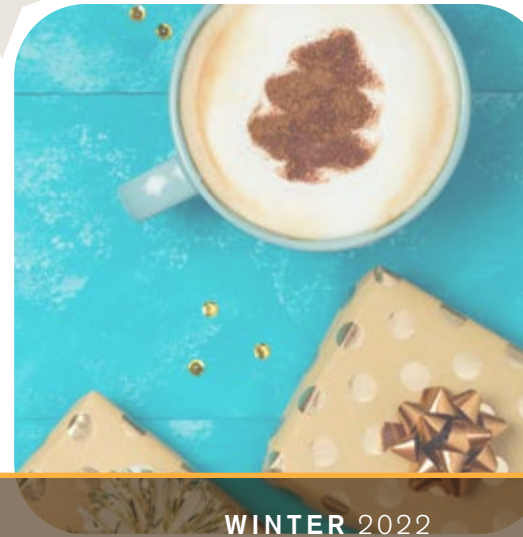
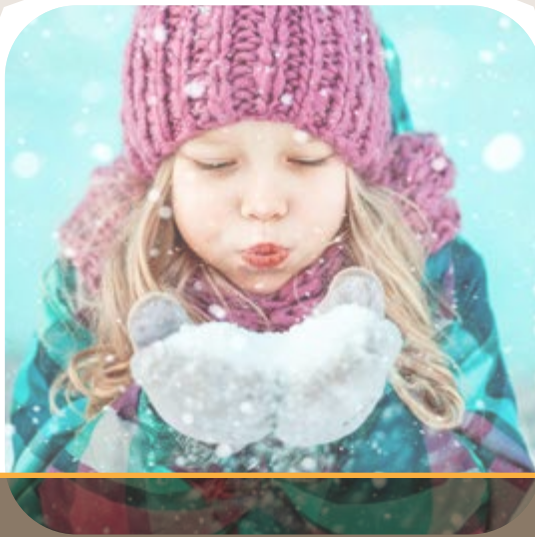


# W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



WINTER 2022



## 2022 Scholarship Applications Now Being Accepted

It's that time again! If you have a high school senior that will be graduating in the spring of 2022, make sure they apply for a WinSouth Scholarship! The deadline is April 10th! Winners will be announced in May prior to graduation. Applications can be found on our website or at your local branch.

Visit [winsouthcu.com/about-us](https://winsouthcu.com/about-us) to learn more!



**NO**  
TRANSFER FEE  
**NO**  
ANNUAL FEE  
**NO**  
BRAINER!

**Transfer your credit card balance today!** Earn rewards through Scorecard® on all of your purchases. Rewards include merchandise, travel, excursions, hotels, and much more. Promotion ends 2/28/22. Speak to a Loan Officer today or apply online at [winsouthcu.com](https://winsouthcu.com)

**\$0 Transfer fee 1.99%<sup>APR</sup> until 12/31/22**

\*Certain credit criteria apply. Rates and terms subject to change without notice. Promotion valid from 1/1/22 through 2/28/22. 1.99% APR\* promotional rate valid through 12/31/22 on transfers made between 1/1/22 through 2/28/22. Subject to creditworthiness. Your credit card's normal APR\* and normal finance charges apply to balances other than the transferred balance, such as purchases and cash advances. Your card's normal APR will also apply to any balances transferred under the offer remaining after 12/31/22. Currently, this APR\* is 9.99%, but is subject to change. You may only transfer balances up to the amount of your credit limit. Existing WinSouth cardholder balances are not eligible. You may only transfer balances from cards not issued by WinSouth Credit Union. Balance transfers do not earn rewards. Balance transfers have no grace periods and may take up to 45 days to complete. You are responsible to pay any minimum balances to prevent fees from being incurred. WinSouth does not reimburse fees from other credit card providers. No annual fee. You must be at least 18 years of age. Other terms and conditions apply. See branch for details or call 800-757-7302. \*APR= Annual Percentage Rate. Equal Opportunity Lender. Member ASI.



[WINSOUTHCU.COM](https://winsouthcu.com)

**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 Blvd, 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 Dr, 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 Ave, 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 AL 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

**PELL CITY BRANCH**  
2950 Cogswell Avenue, Pell City, AL 35125  
Phone: 205-338-7623  
Lobby: M-Th: 9:00am-4:30pm  
F: 9:00 a.m.-5:00 p.m. / S: Closed  
Drive-thru: M-F: 8:30 a.m.-5:00 p.m.

**MOODY BRANCH**  
2460 Moody Parkway, Moody, AL 35004  
Phone: 205-702-6565  
Lobby: M-TH: 9:00 a.m.-4:30 p.m.  
F: 9:00 a.m.-5:00 p.m. S: Closed  
Drive-thru: M-F: 8:30 a.m.-5:00 p.m.

**FAIRFIELD**  
5705 Valley Road, Fairfield, AL 35064  
Phone: 205-783-9100  
Drive-thru: M-F: 8:30 a.m.-5:00 p.m.

## HOLIDAY CLOSINGS

**Martin Luther King, Jr. Day** All branches will be closed Monday, January 17th

**President's Day** All branches will be closed Monday, February 21st



## 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](http://winsouthcu.com) or download our mobile app to get started.

## Say Goodbye To HIGH INTEREST Recreational Loans



WinSouth offers financing for a variety of recreational vehicles. Whether you're looking for a family pontoon boat or you just need a new golf cart to ride around the neighborhood, we've got you covered. With terms up to 72 months for motorcycles and side by sides and up to 144 months for boats, campers, and RVs, we'll help you get the term that you're most comfortable with. WinSouth offers financing for Motorcycles, Boats, RVs, Golf Carts, ATVS, side by sides, Jet skis, and much more! Call us, visit us in person, or apply online today!

### The WinSouth BIG Boat Sale starts January 17th!



\*Subject to membership and credit approval. Rates, terms, and conditions subject to change without notice. Certain restrictions apply. Equal opportunity lender.



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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.

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

Tim Copeland	Alice Haley	Rick O'Neal
--------------	-------------	-------------