

W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SPRING 2022

2022 Annual Meeting Notice

WinSouth Credit Union will hold its 71st Annual Meeting on Thursday, April 28th at 6 P.M. at The Venue at Coosa Landing. Refreshments and snacks will not be provided at this year's annual meeting to help maintain a sanitary environment. Social distancing and masking requirements may be in place depending on guidelines set by the City of Gadsden.

NOTICE FOR FORMER LANDMARK MEMBERS:

As tax season quickly approaches, please make sure to use your new WinSouth account information when filing your taxes. Your old Landmark account and routing number will not work if you choose to have your tax refund directly deposited.

REFI YOUR RIDE!

Starts
April 1st
2022!



Starting April 1st, when you refinance your auto loan at WinSouth Credit Union, we'll give you **0.75% off** your existing auto loan rate. Hurry offer won't last long!

*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. Minimum rate to be offered is 1.75% APR. Members must provide paperwork displaying current rate to get the .75% lower rate and can't extend existing term of loan.

**WinSouth**
CREDIT + UNION

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

Good Friday All branches will be closed **Friday, April 15th.**

Memorial Day All branches will be closed **Monday, May 30th.**

Independence Day All branches will be closed **Monday, July 4th.**

Learn How To Recognize and Protect Yourself Against Fraud:

1. Be Smart Online: The internet makes everyday tasks easier and more convenient but, if you're not being cautious, that convenience could cost you. We live in a world where we rush to the web to find information, pay bills, make purchases, access entertainment, and much more. Here are some tips to protect your personal information and identity:

- Secure your accounts: create and use strong and unique passwords
- Use multi-factor authentication
- Choose security questions only you know
- Be leary of e-mails, calls, or websites that ask for your social security number.

2. Recognize and Avoid Phishing: Phishing emails and text messages oftentimes look like they're from a company you know or trust. They often tell a story to trick you into clicking on a link or opening an attachment. Stories often state that you've had some suspicious activity or log-in attempts, claims there's a problem with your account payment, states you're eligible for a government refund, and/or directs you to click on a link to make a payment or update your information.

3. Gift Card/ Romance Scams: Online dating apps and social networking sites have quickly been the go-to way to meet someone. But instead of finding romance, many find a scammer trying to trick them into sending money. A lot of these fake scammers are overseas and will request that the person wires the money or send money with reload cards like MoneyPak or gift cards from vendors like Amazon, Google Play, iTunes, or Steam.

- Often states that they're living, working, or traveling outside of the U.S.
- Typically ask for money for travel expenses, medical expenses, customs fee to retrieve something, help pay off gambling debt, or pay for a travel VISA/ other travel documents.
- States they have a plan to visit but always have something come up to where they can't.
- Confesses their love quickly for you.

If you think that you've been a victim of a scam, you can report it at reportfraud.ftc.gov.

More information can be found at winsouthcu.com fraud prevention tips and www.consumer.ftc.gov/topics/online-security.



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
--------------	-------------	-------------