

W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SUMMER 2022

*Keep Card Access
While You Travel
This Summer!*



Vacations are meant to be relaxing and stress-free, that is until your card gets frozen and you have no other means of funds. The majority of the time, this happens because VISA® notices card transactions in unusual areas and recognizes these as potential fraud. A simple solutions to ensure that doesn't happen to you is to notify your credit union. The Accounting Department can put a travel notice on your debit and credit cards so that VISA® doesn't flag your transactions as fraudulent activity.

Call 800-575-7203 and press #2 for card services or e-mail cardservices@winsouthcu.com.



WINSOUTHCU.COM

UNLOCK YOUR EQUITY



WITH A SECOND MORTGAGE FROM WINSOUTH CREDIT UNION

Use the equity in your home for renovations, vacations, debt consolidation, college expenses, and much more!

No Closing Costs! Great Low Fixed Rates!

Minimum Loan Amount: \$20,000

Rates and terms subject to change without notice. Promotion valid from 7/1/22 through 8/31/22. 1.99% APR* promotional rate valid for 9 months following the balance transfer. Subject to membership and 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. Currently, this APR* is 9.9%, 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. 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. *APR= Annual Percentage Rate. Equal housing lender.



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

MAIN OFFICE
110 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

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

Labor Day All branches will be closed **Monday, September 5th.**



**WinSouth Gives
\$9,000 in Scholarships
to Graduating Seniors.**

Congratulations to the following high school seniors on receiving a \$1,000 WinSouth scholarship. Best of luck on your new beginnings!

Bryan East - *Sand Rock High School*

Reece Lackey - *Albertville High School*

Abby Schomburg - *Westbrook Christian*

Clancy Cone - *Ranburne High School*

Jonah Carden - *Ashville High School*

Jessica Vazquez - *Plainview High School*

Megan Higgins - *Etowah High School*

Isabella Edmondson - *Glencoe High School*

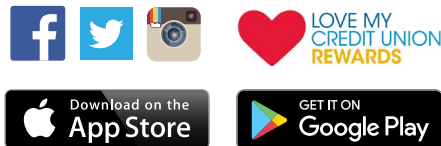
Clay White - *Plainview High School*



FIGHT FRAUD WORKSHOP

THURSDAY, JUNE 16, 2022 • THE VENUE AT COOSA LANDING, GADSDEN

WinSouth will be partnering with Alabama Teachers Credit Union and Family Savings Credit Union to facilitate a community fraud workshop on June 16th at 9:00 A.M. We will have local, state, and federal law enforcement professionals presenting on a variety of fraud fighting topics. Attendees will learn valuable information ranging from statistical information, advice on protecting yourself on social media, common schemes, and how to protect your identity. Attendees will also have the opportunity to ask questions with our law enforcement panel. This event will have limited seating. People can register online through Facebook, on our website, or our Eventbrite page.



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

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

SUPERVISORY COMMITTEE

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