

W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



WINTER 2023



2023 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 2023, 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 to learn more!

SWITCH AND DITCH

your high interest credit card for a WinSouth VISA® Credit Card!



Now through February 28th, when you transfer your existing credit card balance you'll get **2.99% APR*** until the end of the year!
No transfer fee. No maintenance fee.

How much cash would you save with a balance transfer?
Get started today at winsouthcu.com or visit us in person!

Rates and terms subject to change without notice. Promotion valid from 1/1/23 through 2/28/23. 2.99% APR* promotional rate valid until 12/31/23. Subject to membership and credit worthiness. 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.


WinSouth
CREDIT + UNION

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

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, F: 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 (DRIVE-THRU ONLY)

5705 Valley Road, Fairfield, AL 35064
Phone: 205-783-9100
Drive-thru: M-F: 8:30 a.m.-4:00 p.m.

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day All branches will be closed Monday, January 16th

President's Day All branches will be closed Monday, February 20th



Celebrating the Holiday Season!

Friday, December 9th WinSouth participated in the Moody and Leeds Christmas parades.

'Tis the Season to Save.

4.05% APY*

13 month CD Special
\$25,000 minimum

3.50% APY*

8 month CD Special
\$1,000 minimum

Limited Time Offer!

Get started at winsouthcu.com
or visit us in person.

APY=Annual Percentage Yield. Subject to membership approval. Rates, terms, and conditions are subject to change without notice. Early withdrawals are subject to a penalty. 4.05% APY minimum amount required is \$25,000 and must be new money. \$1,000 minimum requirement to earn 3.50% APY. Certain restrictions may apply.



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
Cory Skelton		