

# W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SPRING 2023



## 2023 Annual Meeting Notice

WinSouth Credit Union will hold its 72nd Annual Meeting on **May 9th at 6 P.M. at The Venue at Coosa Landing.** Refreshments and snacks will not be provided at this year's annual meeting.



## Do more with your HELOC.



# 3.74%<sup>APR\*</sup>

fixed rate for the first year  
**No Closing Cost.\***

- Use funds however you want - debt consolidation, college expenses, home improvements, or a new vehicle purchase
- Low interest only payments during draw period
- Borrow up to 90% of the value of your home
- 20 year term (10 year draw period then 10 year payback)
- Funds easily available via check, debit card, or online transfer
- No annual fee

**Apply online today! [Winsouthcu.com](https://winsouthcu.com)**

All closing fees (exclude appraisal cost if required) associated with this product will be paid by WSCU with an initial advance of \$20,000.00 at closing. The balance of the HELOC must remain at a balance greater than \$19,000.00 for the first year or the balance of the closing costs will be charged back to the loan. All closing fees (include appraisal cost) will be paid by WSCU with an initial advance of \$40,000.00 at closing. The balance of the HELOC must remain at a balance greater than \$38,000.00 for the first year or the balance of the closing costs will be charged back to the loan. The customary fees associated with this loan request range from \$125 to \$750. \*APR = annual percentage rate. Subject to membership and credit approval. Rates, terms, and conditions subject to change without notice. Certain restrictions apply. Rates may vary based on individual credit worthiness. Equal opportunity lender.

**WinSouth**  
CREDIT + UNION

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. MEMBER ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



800-757-7302

**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.

## HOLIDAY CLOSINGS

**Good Friday** All branches will be closed Friday, April 7th.

**Memorial Day** All branches will be closed Monday, May 29th.

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

### Last call for Scholarship Applications

Please have all scholarship applications turned in by April 10th. Applications can be found at [winsouthcu.com](http://winsouthcu.com), your local branch, or on our Facebook page. Recipients will be notified in May prior to Graduation.



## Certificate Specials

Open a CD today for you, for them, and start investing where it matters.

**4.13%**  
APY\*

13 month CD Special  
\$25,000 minimum

**3.56%**  
APY\*

8 month CD Special  
\$1,000 minimum

Speak to a loan officer today.

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. 4.13% APY minimum amount required is \$25,000 and must be new money. \$1,000 minimum requirement to earn 3.56% APY. Certain restrictions may apply.



LOVE MY  
CREDIT UNION  
REWARDS



Download on the  
**App Store**



GET IT ON  
**Google Play**

**YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT**



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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		