

W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SUMMER 2023

*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 solution 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.


WinSouth
CREDIT + UNION

WINSOUTHCU.COM

Save
IN A DIFFERENT WAY.

2.00% APY*

on checking account balances up to \$10,000

- Free checking that pays high interest
- 0.05% APY* if qualifications aren't met
- Refunds on ATM withdrawal fees, nationwide (up to \$25 monthly)*
- No minimum balance to earn rewards
- No monthly maintenance fee
- Free digital banking services
- Free EMV debit card
- \$100 minimum deposit to open

*Please note that receiving e-statements is a condition of having this account.

Earning Your Reward is Easy:

- Conduct at least 12 debit card transactions
- Be enrolled in and log into online banking

If you don't meet these qualifications, don't worry, your account is still free and you can get right back to earning your full rewards the very next cycle that you qualify.

Visit winsouthcu.com
for official details.

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

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

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

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

Labor Day All branches will be closed **Monday, September 4th.**



WinSouth Gives
\$10,000 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!

Katie Giles - Glencoe High School ▪ Addison Brown - Etowah High School

Makenzi Collins - Southside High School ▪ Grant Guthery - Marshall Christian

Glendy Morales - Albertville High School ▪ Olivia Bolton - Fort Payne High School

Conley Rogers - Pisgah High School ▪ Alyssa Smart - Scottsboro High School

Travis Cooley - Lincoln High School ▪ Gracyn Clifton - Oneonta High School

Looking For A Low Interest Mortgage?



Look no further, WinSouth offers adjustable rate mortgages (ARM) so you can lock in a fixed low interest rate for the next five years! An ARM is great for homeowners looking to stay in their home for a short period of time. If you don't plan on staying in your home for more than five years, the rate will remain the same. So if you move around a lot, you are a first-time homeowner who expects to upgrade in the near future, or you are in the business of flipping houses and are planning to sell the house as soon as renovations are complete, you might benefit from an ARM. After the initial period, mortgages convert to a variable rate that may go up or down on the anniversary date once every year according to changes in the underlying financial index as indicated by your signed loan documents. If you think this option could benefit you, give us a call or apply online at winsouthcu.com. For official details, visit winsouthcu.com or speak to a loan officer today.



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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

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

SUPERVISORY COMMITTEE

Tim Copeland	Alice Haley	Rick O'Neal
Cory Skelton		