

W

WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SPRING 2024



2024 Annual Meeting Notice

WinSouth Credit Union will hold its 73rd Annual Meeting on May 14th at 6 P.M. at The Venue at Coosa Landing. Refreshments and snacks will not be provided at this year's annual meeting.

A man with short brown hair and glasses is sitting at a desk. He is wearing a green denim jacket over a grey t-shirt. He is smiling while talking on a mobile phone held to his ear. In front of him is a laptop computer. The background is a bright, modern office space with large windows.

New Digital Banking Features

+ Mobile Check Deposit

If you have not logged into the new digital banking platform yet, make sure to do so today to explore the fantastic new features it offers. Members can now conveniently deposit checks via the mobile app, connect and view external accounts, keep track of their credit score, engage in live chats with a WinSouth Representative, and much more!

Just a friendly reminder: When signing in for the first time, use your current username and the last six digits and MMDD of the primary account holder's date of birth as the password. Once signed in, you'll be prompted to set a new password. If you're new to digital banking, simply click on the new registration link. For any queries, feel free to reach out to us. Members can contact us via phone, email, or chat on our website at 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

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, March 29th**

Memorial Day All branches will be closed **Monday, May 27th**

Juneteenth All branches will be closed **Wednesday, June 19th**

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

Last call for Scholarship Applications

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



Manage Your Cards Anywhere, Anytime through Cards HQ

What Is Cards HQ? Through our new digital banking experience, we're able to offer you card controls at your fingertips. Lost your debit or credit card? No worries. with Cards HQ you can turn your card on and off. Cards HQ can be found within online banking and the mobile banking app.

Check out more convenient features that are offered through Cards HQ!

- **Manage Travel Plans**
 - Set travel notices on your card(s) for uninterrupted purchases during travel.
- **View History and Card Transactions**
- **View Your Digital Card**
 - Securely access card credentials without a physical card.
- **Report Card Lost or Stolen**
 - Easily detect fraud and report a lost card.
- **Spending Insights**
 - Available to WinSouth credit card holders.
- **On and Off Feature**
 - Lost card? Suspected Fraud? Easily turn your card off and back on when you're ready.
- **Controls and Alerts**
 - Users can set alerts for transactions at a certain location, merchant, or transaction type.
 - Users can also set limits on when, where, and how cards are used.
- **Make your credit card payment and access your rewards.**



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

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	Brett Posey	