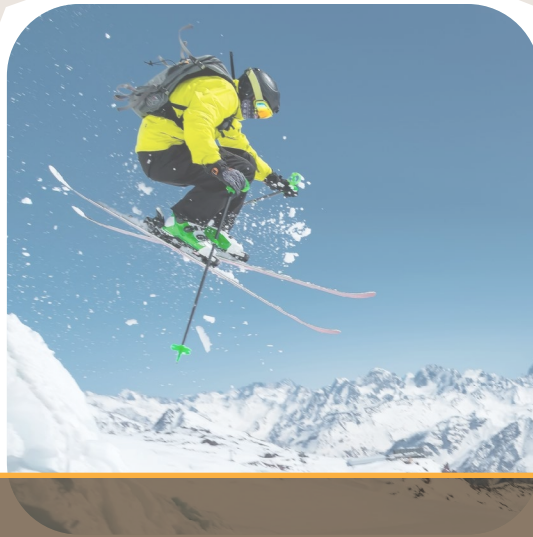


W

WINNING + WISDOM



DREAM. BELIEVE. ACHIEVE.

WINTER 2025



2025 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 2025, make sure they apply for a WinSouth Scholarship! Applications for the L.W and Ronald. A Patrick Scholarships will be available the first week of January on our website and in branch The deadline is April 10th. Winners will be announced in May prior to graduation.

Visit

winsouthcu.com/about-us
to learn more!



Consolidate Your HOLIDAY EXPENSES!

Limited Time VISA® Balance Transfer Offer

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 1/1/25 through 2/28/25. 2.99% APR* promotional rate valid until 12/31/25. 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.

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

New Year's Day All branches will be closed **Wed, Jan 1st**

Martin Luther King, Jr. Day All branches will be closed **Monday, January 20th**

President's Day All branches will be closed **Monday, February 17th**



Habitat For Humanity

WinSouth Credit Union has recently showcased its dedication to community service by taking part in Habitat for Humanity's "Home for the Holidays" home-building project. This initiative united eager volunteers from both the credit union and the local community, who came together to help build a new home for a deserving family just in time for the holiday season. WinSouth is among several sponsors supporting the construction of this new residence.



Stuff a Stocking Event

WinSouth Credit Union's Stuff A Stocking event was a heartwarming initiative where employees came together to spread holiday cheer by filling 75 stockings with gifts and goodies. These stockings were generously donated to Big Brothers Big Sisters of Northeast Alabama, ensuring that children involved in the program would receive a special treat at the annual Christmas party.

Important Tax Return Information

- For joint tax returns, both individuals HAVE to be on the account or it may be rejected.
- Members can find their account number and routing number located inside online and digital banking. Click on your preferred sub account and click details.
- Please remember to update your account information if you have been a victim of fraudulent activity and received a new account number this year.



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. Cover image designed by Freepik.

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Tim Copeland	Alice Haley	Rick O'Neal
Brett Posey		