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WINNING + WISDOM

DREAM. BELIEVE. ACHIEVE.



SPRING 2025



2025 Annual Meeting Notice

WinSouth Credit Union will hold its 74th Annual Meeting on May 15th at The Venue at Coosa Landing. Doors open at 5:30pm and the meeting will start at 6pm.

Refreshments and snacks will not be provided at this year's annual meeting.



Tired of high interest rates on your auto loan?

Refinance with WinSouth Credit Union and start saving money! With our low rates and flexible terms, you can put more cash back in your pocket. Hurry – this offer won't last long! Take advantage of this limited-time opportunity to lower your monthly payments and drive away with big savings.

Refi your ride today and feel the difference. It's easy, it's fast, and it's all waiting for you at WinSouth Credit Union!

Apply at winsouthcu.com or visit us in person!

Visit winsouthcu.com or speak to a loan officer today to learn more.



HOLIDAY CLOSINGS

Good Friday All branches will be closed **Friday, April 18th**

Memorial Day All branches will be closed **Monday, May 26th**

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

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

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.

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.



Managing your finances just got easier with WinSouth Credit Union's digital banking feature: the ability to link your external accounts to your WinSouth Digital Banking platform. Now, you can seamlessly view and manage all your accounts in one place – no more logging in and out of multiple apps or websites!

Why Link Your External Accounts?

Linking your external accounts to your WinSouth Digital Banking app offers a world of convenience and control. Here's how it can benefit you:

- **Centralized Account Management:** With everything in one place, you'll have a complete view of your financial picture, whether it's your WinSouth account or accounts with other banks, credit unions, or credit card companies.
- **Simplify Bill Payments:** Stay on top of your monthly expenses by managing all

your accounts in one app. From savings to checking to loans, everything's accessible at your fingertips.

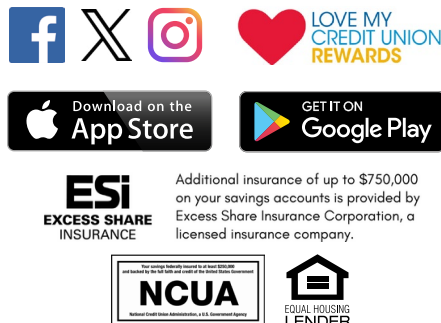
- **Track Spending and Savings:** Having a consolidated view of all your financial activity helps you better track your spending and savings goals, making it easier to stay on top of your financial wellness.

How to Add Your External Accounts

Getting started is quick and easy! Once you log into your WinSouth Digital Banking account, simply follow these steps to securely link your external accounts:

1. **Log into your account:** Open the WinSouth Digital Banking app or website and log into your online banking.
2. **Navigate to the 'External Accounts' section:** Find the option to add external accounts under your accounts.
3. **Enter your account information:** Securely input your external account details and follow the prompts to verify.
4. **Start managing your accounts:** Once your external accounts are linked, you can easily view balances, track transactions, and more, all in one place. Coming soon, external transfers!

Visit winsouthcu.com/digital-banking to learn more



BOARD OF DIRECTORS

Gary Kennedy, *Chairman*
Don Smith, *Vice Chairman*
Ronald Patrick, *Treasurer*
Cory Skelton, *Member*
Ryan Fraizer, *Member*
Brett Posey, *Member*
Chad Houze, *Member*

SUPERVISORY COMMITTEE

Tim Copeland
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Rick O'Neal

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.