



Summer 2008

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Effective September 1, 2008:

We are rearranging our hours to meet our members needs! Our new hours of operations are on Page 4.

Holiday Schedule

Four Seasons Federal Credit Union will be closed to observe the following holidays:

Labor Day	September 1 st
Columbus Day	October 13 th
Veterans' Day	November 11 th

Upcoming Public Seminar!

"Surviving the Economic Storm"

There will be door prizes and help with free credit reports.

When: Tuesday, July 15, 2008
Refreshments 5:30 p.m.
Presentation 6:00 - 7:00 p.m.

Where: Southern Union Student
Union Building (Opelika, AL)

Topics include:

- Danger Signs & Pitfalls to Avoid
- Action Steps to Protect Yourself and Your Family

**Please call us or email us at
info@fourseasonsfcu.com to RSVP.**



From the Desk of the CEO:

It's hard to believe this is the end of the 2nd quarter of 2008. We are having another hot, dry summer here in Alabama, and the Midwest is drowning. Gas prices are at record highs causing "pain at the pumps" for all of us. Combine gas prices with the wrath of Mother Nature, and I think we can all agree, times are tough.

The credit union philosophy of "people helping people" is not one we take lightly. In good times or bad times, our members are the most important part of the credit union. The economy is affecting everyone now, some more so than others, but inevitably we all suffer in times like these. Decisions you make now could affect your life for many years to come.

We understand the frustration of struggling from month to month just to survive. If you are having trouble meeting your obligations each month, you are not alone, and we may be able to help. We have a credit counselor available to all our members free of charge. If you would like to schedule an appointment, please contact Tangie Fields at 334-745-4711 ex. 201, or by E-Mail at, t.fields@fourseasonsfcu.com

Your credit union is experiencing sound, steady growth. We have expansion plans in the near future which will take us to yet another level of growth. We thank you for your business and look forward to serving your financial needs for many years to come.

Susan Riddle
President/CEO
Four Seasons Federal Credit Union

Introducing the new Four Seasons Website!



Four Seasons has redesigned its home on the internet!

Our new website offers easier and more convenient access for our members. We have also implemented an express sign-on for Virtual Branch so that you can log into your account directly from the home-page! Our website brings useful information and news about the credit union right to your fingertips. Use it to find the closest surcharge-free ATMs, national and international service center locations, new financial services the credit union offers, and even our rates!

Our new address for the website is
<http://www.fourseasonsfcu.com>

Moreover, our older domain names, fourseasonsfcu.com and royalfederal.com will link to the new address. Please make sure to update any bookmarks or favorites that you may have of our site! If you have any questions about the site, simply check out the contact page or email our IT director at b.stone@fourseasonsfcu.com

Members now have FREE Bill Pay & E-Statements



Members of Four Seasons Federal Credit Union can now sign up for **FREE** complimentary Bill Pay services! Members can utilize this service through our FREE Virtual Branch online account access! While in Virtual Branch, don't forget to sign up for E-Statements if you would like to receive your monthly statements sent to you electronically! From time to time, we do send out information reminders through Virtual Branch. To check the latest information, click on Mail IT (located on the left) after you log on.

Members can now change their Debit Card PIN !

You now have the option to change your debit card PIN to a number you prefer!

You can make the change **only** at our drive-up ATM located on Pepperell Parkway. You will need to know your current PIN in order to make this change. At the ATM, insert your card and follow the instructions on the screen. Once your current PIN has been verified, you will see the PIN Change option on the screen. Simply select this option and follow the steps provided on the screen. Your PIN will be updated immediately. Best of all, there are no limits to how often you can change your PIN.



To avoid any inconvenience you may experience, please inform us of any travel plans that will alter your normal activity on your debit or credit card. For your protection, our card security features block account access when unusual activity takes place on your account.

Celebrating Years of Service



Ann Newton was awarded a 20 year service award in May of this year. Ann is an outstanding and dedicated employee who has served in many positions here at Four Seasons Federal Credit Union. Currently she serves as the Vice President of Security & Compliance and works at our Pepperell Office. Ann has been diligent in her pursuit of excellence by continuing her financial education! She is certainly an asset to the credit union and we congratulate her on her accomplishments. We look forward to many more successful years with her on our team. Congratulations Ann!

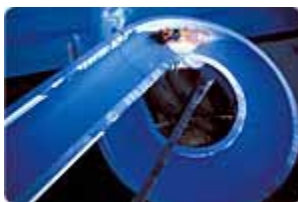
Four Seasons would also like to recognize the following employees for their hard work over the years! Congratulations!

Melissa Bell 5 Years
Member Service Representative

Teresa Jones 5 Years.
Loan Officer at Pepperell Parkway

Katrina Smith 5 Years
Head Teller at Marvyn Parkway

Discount Summer Fun and VISA Platinum Cards



Summer is here, and Four Seasons Federal Credit Union can help save you money on your summer fun!

Surfside water park day passes are just \$14.99.



Want to see the next big screen hit? Our movie passes are only \$6.00!



We also offer Six Flags (over Georgia) tickets and season passes. A Six Flags ticket is \$27.00, and a season pass is \$55.00. A White Water day pass is \$26.50, and a season pass is \$52.00. A dual season pass for both Six Flags and White Water is \$92.00.

Stop by any one of our locations to get your discount tickets TODAY!



VISA Platinum Cards have arrived!

Same Great Features

The new Platinum cards were issued June 4th. Members should have already received new cards. Please remember to activate your new Platinum card immediately and destroy your current Classic or Gold card. All Classic and Gold cards will be deactivated beginning August 1, 2008.

Secure YOUR Future!

It's never too early to start thinking about your future. When retirement sneaks up on you, will you be prepared? We offer a variety of IRA products that can help you with that preparation. An IRA can help you save toward your future goals and often offer a tax break along the way!

An IRA share account can be started with as little as \$100.00. IRA Share CD accounts can be started with an investment of just \$500.00. Rates and terms vary depending on the product you choose.

See, it only takes a small amount of money and a little bit of your time to get started planning for a bright future that is financially secure!

Let's Stay in Touch!

It's very important that your credit union have your current contact information.

Please contact Four Seasons at your earliest convenience to confirm that we have your most up-to-date address, phone numbers, email address, and beneficiary listed on your account records.

Thank you!

Scholarship and Loan Promotion Winners



Solutions for every season of your life.

We would like to recognize the following 2008 Four Seasons Scholarship recipients for their educational achievements! Congratulations!

Opelika High School
Auburn High School
Smiths Station High School
Loachapoka High School
Beauregard High School
Beulah High School
Lafayette High School
Heritage Christian Academy

Amanda Payne
Allie McAlister
Sharnetria Wright
Whitney Waldon
Hilary Bryant
Benjamin A. Thompson
Whitney Allen
William Hudson, Jr.

Recently, Four Seasons had a loan promotion and gave away great prizes to some of our members. We would like to recognize the winners! Congratulations!

Terrell Barrington
Stanley Harris
Karen Flournoy

Digital Camcorder
Digital Camera
\$50.00 Gift Card

**Effective: September 1, 2008:
To better serve our members,
we have new hours of operation!**

Pepperell Main Branch



Pepperell Parkway Location
2915 Pepperell Parkway
Opelika, AL 36801
Phone (334) 745-4711
(800) 715-2122
Fax (334) 745-4495

	Lobby Hours	Drive-Thru Hours
Mon	8 a.m. to 5 p.m.	8 a.m. to 5 p.m.
Tue	8 a.m. to 5 p.m.	8 a.m. to 5 p.m.
Wed	8 a.m. to 12 noon	8 a.m. to 5 p.m.
Thurs	8 a.m. to 5 p.m.	8 a.m. to 5 p.m.
Fri	8 a.m. to 6 p.m.	8 a.m. to 6 p.m.
Sat	CLOSED	8 a.m. to 2 p.m.

Marvyn Parkway Branch



Marvyn Parkway Location
2300 Marvyn Parkway
Opelika, AL 36804
Phone (334) 364-0470
Fax (334) 749-5101

Mon	7 a.m. to 5 p.m.	7 a.m. to 5 p.m.
Tue	7 a.m. to 5 p.m.	7 a.m. to 5 p.m.
Wed	7 a.m. to 12 noon	7 a.m. to 5 p.m.
Thurs	7 a.m. to 5 p.m.	7 a.m. to 5 p.m.
Fri	7 a.m. to 5 p.m.	7 a.m. to 5 p.m.
Sat	CLOSED	7 a.m. to 11 a.m.

Glenn Avenue Branch



Glenn Avenue Location
1530 East Glenn Avenue
Auburn, AL 36830
Phone (334) 321-1260
Fax (334) 321-1264

Mon	8 a.m. to 5 p.m.	8 a.m. to 5 p.m.
Tue	8 a.m. to 5 p.m.	8 a.m. to 5 p.m.
Wed	8 a.m. to 12 noon	8 a.m. to 5 p.m.
Thurs	8 a.m. to 5 p.m.	8 a.m. to 5 p.m.
Fri	8 a.m. to 5 p.m.	8 a.m. to 5 p.m.
Sat	CLOSED	9 a.m. to 1 p.m.

