



Winter 2009

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Scholarship Notice

Scholarship applications will be available Monday, March 2, 2009 in our offices and at area high school guidance counselors' offices. We will be awarding several \$500.00 scholarships to eligible, graduating high school students. The applications **must be returned to the guidance counselors** at each high school. Contact any staff member or your guidance counselor on or after March 2nd for more details. **Deadline for applications: Friday, April 24, 2009 by 3:00 p.m.**

Annual Meeting Invitation

Our annual meeting will be held at the EAMC Health Resource Center (Old Mister J's Restaurant) on Tuesday, Feb. 17th, 2009. Refreshments will be provided starting at 6:30 pm, and our meeting will begin at 7:00 pm. The dress is business casual, and we will be giving away door prizes, going over our annual reports, holding an election of officers, and much more!

Upcoming Holiday Closings

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

Martin Luther King

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|-----------------|---------------------------|
| Jr. Day | January 19 th |
| President's Day | February 16 th |
| Memorial Day | May 25 th |

Stability in Unstable Times: by Ronnie Lipham (FSFCU Board Member)

As we moved through the final months of 2008, the time of year when we offer Thanksgivings for a bountiful harvest and a time when we celebrate the joy of Giving, there seemed to be a dark cloud looming over our nation; A cloud created by greed. Our headlines have been dominated by greed; The greed of commerce as stockholders and CEO's seek unearned wealth and the greed of government, dominated by politicians instead of representatives.

In spite of these headlines, I believe we have a nation full of hardworking, sincere, faithful people committed to the well-being of their families and their communities. These are the people who are leaned on for stability, when everything else is "going to Heck in a handbasket". These are the people whose lives reflect Proverbs 13:11 in their steady day to day approach to life, knowing that working for their daily bread and gathering "little by little" will profit everyone.

The Credit Union movement grew out of the needs of these hardworking people, and today remains loyal to the original objective of "people helping people". This movement was and is a non-profit, cooperative that is owned by the members who use the services. Over the years credit unions have developed their own support system which remains very viable in today's economic environment; A support system which includes one of the best subsidized share insurance funds in the financial community, and one of the best models for the delivery of a complete package of financial services to our members in a timely manner. Four Seasons Federal Credit Union is part of this strong support system and we have continued to support the original principles. So, rest assured that your investment in Four Seasons Federal Credit Union will provide you with financial stability, during these unstable times.

On behalf of the Board of Directors and the Staff, let me say that we appreciate your continued support and trust! May the Lord Bless your home and family with Love, Happiness and Joy during this new year.

Money Mistakes to Avoid



Smart management of your money in economic downturns can really make a difference in your life. For example, living 'la viva visa' may have its repercussions. If possible, try to track your monthly spending habits and set reasonable budgets. Try cutting down, but not cutting out, your lifestyle spending. While it may seem tempting, try not to invade your nest egg. If you withdraw from your IRA account before meeting eligibility requirements you will be subject to withdrawal penalties and taxes. Four Seasons FCU offers members free financial counseling which can help you understand all of the options before you decide to tap into your nest egg. Finally, keeping too many stocks during a down market can cost you dearly. You may want to consider opening a short term certificate account or building a certificate ladder. We can help you structure your certificates to where you always have money coming due!

Membership Drive & E-Statements Promotion



Membership Drive

There has never been a better time to tell your friends and family how Four Seasons FCU can help save them time and money! To help with your effort, we will give you \$5.00 for every member you refer to us that becomes a member! To make your efforts even more successful, you can stop by any of our locations to pick up a referral kit if you really plan on spreading the word to a lot of people!

Electronic Statements Promotion

In addition to our membership drive, Four Seasons FCU is also holding a special promotion for our members to enroll themselves in Electronic Statements. Not only will you be helping the environment by reducing paper waste, but we will also give you \$5.00 if you decide to receive electronic statements on all of your accounts here at Four Seasons FCU! Come get started with this great service today!

E-Statements Promotion Card

- 1: SIGN INTO VIRTUAL BRANCH
OR ASK ANY FRIENDLY STAFF MEMBER HOW TO ENROLL IN THIS FREE SERVICE!
- 2: CLICK E-STATEMENTS ON THE LEFT
ENROLL ALL YOUR ACCOUNTS INTO OUR FREE E-STATEMENTS SERVICE!
- 3: PRINT NAME AND DROP OFF.
YOU CAN STOP BY ANY LOCATION TO DROP IT OFF.

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Member must enroll all accounts in our Electronic Statement service for at least sixty (60) days to be eligible for \$5.00 promotional credit. Promo ends 3/1/09.



Membership Drive Promotion Card

In order to join, we require that you either live, work, worship, or attend school in Lee County, AL. Immediate family members of existing members may join as well as people employed by our Select Employee Groups (SEGs).

- 1: PRINT YOUR NAME BELOW
SO WE KNOW WHO TO GIVE THE CREDIT TO!
- 2: GIVE THE CARD TO YOUR REFERRAL
BRING THIS CARD WITH YOU WHEN YOU SIGN UP!

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Card must be presented by referral at time of account signup to be eligible for referral payout. Referred members must maintain an active account for at least 60 days to be eligible for payout.

Avoiding Holiday Debt

It happens to millions of Americans every year : **Debt after the holiday season.**

Here at Four Seasons Federal Credit Union, we have solutions to help fight the routine of holiday debt. By opening a Christmas Club Account, you can save over time for the holiday shopping season. The best part is, we can set up very small automated transfers into your Christmas Club Account, so that it doesn't break your pocketbook in the process. By the time the holiday season arrives, you will have a nice fund set aside for your family and friends! And to top it off, with our Christmas Club Account, you will earn dividends while you are saving! We invite you to experience an entirely new way of saving for the holidays. Open one today!



Attention ATM and Debit Cardholders : The following changes took place on January 5, 2009.

ATM Cards

Our ATM Card program was discontinued. ATM cardholders were sent notification during the last week of November, 2008 through the first week of December, 2008.

Debit Cards

Debit Card Authorization Holds changed from 1 business day to 5 business days. When you use your debit card as a credit option, and an authorization was obtained for your transaction, the funds in your account for the transaction will remain on hold for up to 5 business days, pending settlement of the transaction. Debit Card Daily Limits were changed as followed:

Daily On-line Limits:

- ATM (cash back) = \$600.00.
- POS (Point-of-Sale, or in person purchases) = \$1,500.00.
- NP (Not in person, or phone/internet purchases) = \$1,000.00.

Daily Off-line Limits:

- ATM = \$0.00.
- POS = \$0.00.
- NP = \$0.00.

NOTE: Off-line means that, due to system failure, either the card or funds cannot be verified for the transaction. If systems are down, your transaction may not be approved.

The following features have not changed

- No monthly fee
- Replacement card and/or PIN are \$5.00
- 24/7 Fraud Monitoring. If you think your card is blocked due to possible fraudulent activity, call **800-262-2024**.
- If you suspect fraudulent activity on your account, please call us at 334-745-4711 or 800-715-2122. Report Lost/Stolen cards 24/7 by calling **800-472-3272**

IRA Reminder

Members that currently have or have had an Individual Retirement Account (IRA) at the credit union during 2008. Your IRA Fair Market Value is being provided to the Internal Revenue Service. This information is reported to you on your December account statement. Please keep this information for Income Tax Purposes.

Credit Card APR too high? Try our fixed rates!

7.9 ^{APR*} % and **10.9** ^{APR*} % **Get Yours Today!**
+ **earn points** to spend on merchandise &

*APR defined as Annual Percentage Rate. Rates based on credit worthiness. Subject to credit approval.

VIP Movie Passes

Our regular Carmike movie passes are converting to VIP passes which will allow you to see movies on opening night without restrictions. The new tickets are priced at \$7.00, but the tickets are still \$1.50 less than paying general admission at the gate.

Privacy Policy

Four Seasons Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, call us at: (800) 715-2122 or (334) 745-4711. You can write us at Four Seasons Federal Credit Union, 2915 Pepperell Parkway, Opelika, AL 36801

INFORMATION WE COLLECT ABOUT YOU—

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or our affiliate, Four Seasons Services
- Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US –

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies.

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses.

Four Seasons Federal Credit Union and its affiliate, Four Seasons Services, may also work closely to offer products and services to meet member needs. As a result, we may also share your nonpublic personal information with each other as permitted by law.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US –

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentially protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS –

If you terminate your membership with Four Seasons Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION -

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP –

Four Seasons Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potential fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.



Four Seasons Federal Credit Union is a non profit organization, and an equal housing and equal opportunity lender. Member NCUA. Membership eligibility required to join. *APR defined as Annual Percentage Rate. VISA™ logo is a registered trademark of VISA Corporation. Contact us for further details on any of our products and services.