



# Spring 2009



## Sam's Club Promotion!

Sam's Club is having a membership drive here at Four Seasons Federal Credit Union and is giving away \$10 gift cards if you decide to become a member! A representative from Sam's Club will be at our locations during the following times:

Marvyn:	Thursday, April 30th, 7-4
Pepperell	Thursday, May 7th, 8-5
E. Glenn	Thursday, May 21st, 8-5

The rep. will take lunch from 12-1 during each session.

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## Attention Members!

**Please take note of our new hours of operation listed on the back of this newsletter.**

## Holiday Closings

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

Memorial Day	May 25th
Independence Day	July 3rd

## From the desk of the CEO

In 1964, a group of individuals came together with a vision, a purpose, and one common goal: To build a financial institution focused on providing quality financial services. A financial institution was born out of the hard work and determination of a group of individuals who wanted something better for their families and friends. And it worked! That financial institution is what we now call Four Seasons Federal Credit Union. It's now 2009, and we boast over 10,000 members with \$49M in assets. We offer virtually every service possible in the financial arena today. We are strong, and we are **focused** on **continuing to offer quality, safe financial services** so that we do, indeed, **remain strong**.

Unfortunately, for us, and all of you, the problems our economy are now facing are **serious, frightening, and very, very real**. **Your credit union does not now have, nor has it ever had, any investments in mortgage backed securities**. We focus our energies on satisfying the lending needs of our members by maintaining the liquidity levels needed to accomplish sound financial practices.

From the Great Depression, The S&L Crisis, and 9-11 to now, the credit union industry has **NEVER** cost the American taxpayer one penny. I, along with your board of directors, pledge to continue to conduct the operations of your credit union in the same manner it has always operated: Focusing on safety and soundness while being ever aware of the awesome responsibility and tradition that began right here in Lee County, Alabama, in 1964.

Susan Riddle - President / CEO

**Members, please take note of the following changes to the Rate and Fee Schedule. (Effective: April 15th 2009)**

- **Check/ACH Stop Payment Fee** will increase from \$28.00 to \$30.00 per check/ACH and \$60.00 for a range of checks.
- **Fast Track Telephone Banking Fee** will remain at \$0.50 per call after 8 free calls a month. This fee will be deducted from type 01 and/or 02 Savings Account. If the fee is not collected, your service will be deactivated. A \$5.00 reactivation fee will be required.
- **Safe Deposit Box Drill Fee** - \$25 + Locksmith Replacement Cost.
- **Rush Order Debit Card or Debit PIN Replacement Fee** - \$5.00 + Merchant Fee

## Valley Location and Economic Seminar Notice



Saving More. Spending Less.

Attention Members! We are pleased to announce the opening of a new temporary location in Valley, AL located inside the Valley Community Center! This location is open every Thursday from 9am to 5pm EST, closing from 12:30pm - 1:30pm EST for lunch. We also have installed an ATM in the lobby of the Valley Community Center for your convenience!

The Valley Community Center is located at:  
130 Sportsplex Drive, Valley, AL 36854

**Four Seasons Federal Credit Union will be hosting a new seminar entitled "Surviving the Economic Storm" featuring guest speaker Ron Huddleston on April 14th at 6:30pm EST at the Valley Community Center.** This seminar is open to the public and we invite you to join us! Please RSVP by emailing us at:

info@fourseasonsfcu.com or by calling at (334) 745-4711 or (800) 715-2122

## National Credit Union Youth Week

We will be celebrating youth week during business hours at all locations, Monday through Friday, April 20-24, 2009. This year's theme is **"Raising Money-Savvy Kids."** Please bring your child age 3 to 19 by either of our offices to get a surprise, and some financial literature. Any child or teenager that has an account or that sets up a new minor account will be eligible to be entered in a drawing to be held on Friday, April 24<sup>th</sup> at 3 p.m.

The following 1<sup>st</sup> and 2<sup>nd</sup> place prize amounts will be deposited into the winners account. The prizes are as follows:

- 1<sup>st</sup> prize - \$50.00
- 2<sup>nd</sup> prize - \$25.00
- 3<sup>rd</sup> prize - 2 movie tickets



## Thank you ALL!



Thank you to members that attended the annual meeting on Tuesday, February 17, 2009. We had a productive, informative meeting, and the board members for 2009-2010 are as follows:

### Board of Directors:

Ronnie Lipham, Chairman  
Emmitt Arrington, 1<sup>st</sup> Vice Chairman  
Edward Smith, 2<sup>nd</sup> Vice Chairman  
Bobby Bond, Secretary  
Ronnie Ware, Treasurer  
Sidney Long, Member  
Carolyn McConnell, Member  
Bobby Donald, Member  
Jeanette Parker, Member

## NEED SOME FAST CASH?

Defer your loan today!

Skip your June or July credit union loan Payment(s) for \$20.00 per loan. Mortgage Loans, Single Pay Loans, and Collateral Loans (new, used, or recreational vehicles) are not eligible. Members with loans that have less than six months payment history are not eligible for this type deferral. All accounts must be current and in good standing. Contact us for more details.

## Membership Booklet Addendum, Effective 1/5/09

### 22. Notices.

**Name or Address Changes.** You are responsible for notifying us of any mail address, email address, phone number(s) or name change. The Credit Union is only required to attempt to communicate with you at the most recent address you have provided to us. We will require all name and address changes to be provided in writing, signed and dated. If we attempt to locate you, we may impose a service fee as set forth in the Truth-in-Savings Disclosure.

**Effect of Notice.** Any written notice you give us must be signed and dated, and is effective when we receive it. Any written notice we give to you is effective when it is deposited in the U.S. Mail, postage prepaid and addressed to you at your statement mailing address. Notice to any account owner is considered notice to all account owners.

### ELECTRONIC FUNDS TRANSFER AGREEMENT AND DISCLOSURE

a. **ATM Card.** Four Seasons Federal Credit Union no longer issues ATM Cards.

b. **VISA Debit Card.** You may use your Card to purchase goods and services from participating merchants. If you wish to pay for goods or services over the Internet, you may be required to provide card number security information before you will be permitted to complete the transaction. You agree that you will not use your Card for any transaction that is illegal under applicable federal, state, or local law. Funds to cover your Card purchases will be deducted from your share draft or share, whichever is permitted as a primary account. If the balance in your account is not sufficient to pay the transaction amount, the credit union may pay the amount and treat the transaction as a request to transfer funds from another deposit account, approved overdraft protection accounts or loan accounts that you have established with the Credit Union. If you initiate a transaction that overdraws your Account, you agree to make immediate payment of any overdrafts together with any service charges to the Credit Union. In the event of repeated overdrafts, the Credit Union may terminate all services under this Agreement. You may use your Card and PIN (Personal Identification Number) in automated teller machines of the Credit Union, VISA, AllPoint, ACCEL/Exchange, Pulse, STAR, Cirrus networks, and such other machines or facilities as the Credit Union may designate. At the present time, you may also use your Card to:

- Obtain balance information, withdraw funds and/or transfer funds from your share draft, share or Money Market accounts.
- \*Make POS (Point-of Sale) transactions with your Card and PIN (Personal Identification Number) to purchase goods or services at merchants that accept VISA.

\*Order goods or services by mail or telephone from places that accept VISA.

\*Visa Debit card transactions not approved by a PIN might be processed through non-Visa Debit networks that offer the PIN-less service and may not be processed as Visa transactions (e.g., may be processed through ACCEL/Exchange, Pulse, STAR, Cirrus networks). PIN-less transactions not processed as Visa transactions might not include consumer or business benefits provided by Visa (e.g. zero liability, \$50 consumer loss cap, provisional credit policies of Visa, and the Visa chargeback and dispute resolution).

Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all multi-currency foreign transactions, including purchases, cash advances and credits to your account. A fee of 0.8% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all single currency foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates.

The following limitations on the frequency and amount of VISA Debit Card transactions may apply:

- Purchase amounts are limited to the amount in your account.
- You may make nine (9) cash withdrawals in any one day from an ATM machine.
- You may withdraw up to a maximum of \$600.00 in any one day from an ATM machine, if there are sufficient funds in your account.
- You may purchase up to a maximum of \$1,500.00 from POS terminals per day, if there are sufficient funds in your account.
- Maximum internet and/or phone transactions combined of \$1,000.00 per day, if there are sufficient funds in your account.
- For security purposes, there are other limits on the frequency and amount of transfers available at foreign ATMs.
- You may transfer up to the available balance in your accounts at the time of the transfer.

See Section 2 for transfer limitations that may apply to these transactions.

Other Limitations: Certain circumstances beyond our control, such as system failure, may cause your transaction to be declined.

### f. Virtual Branch (Internet)

The services will be deactivated if not used for 90 consecutive days.

Second set of bullets. Add:  
Access periodic e-statements

### g. PayIt (Bill Payment Service)

We will not process any bill payment transfer if the required transaction information is incomplete or if funds are not available.

### 2. TRANSFER LIMITATIONS.

Add: See Fee Schedule



## Attention Debit Card Holders

Four Seasons Federal Credit Union has enabled non-Visa debit transaction processing, which allows you to use your Visa Debit Card with merchants who may choose not to process transactions through Visa, but through another network, one of which we may have setup on our cards. These networks include ACCEL/Exchange, Pulse, STAR, or Cirrus. Depending on a merchant's setup and/or transaction selection, your transaction, may not be processed through VISA. Transactions not processed through the VISA network may not receive VISA-associated protections (e.g., zero liability or streamlined dispute resolution).

Generally, cardholders and merchants have made the distinction between Visa debit transactions and non-Visa debit transactions as follows:

**To initiate a Visa debit transaction** at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.

**To initiate a non-Visa debit transaction**, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

### Overdraft Protection Notices!

We will no longer send Overdraft Protection Notices when funds have been transferred from your savings account to your checking account to cover insufficient items (electronic, point-of-sale, ATM, and e-debit activity). We provide Virtual Branch (free on-line account access), free paper statements and e-statements, and Fast Track telephone account access which all give detailed account information 24/7.

## Pepperell Main Branch



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

**Effective: March 30th, 2008:  
we have new hours of operation.**

	Lobby	Drive-Thru
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	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

	Lobby	Drive-Thru
Mon	7 a.m. to 4 p.m.	7 a.m. to 5 p.m.
Tue	7 a.m. to 4 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 4 p.m.	7 a.m. to 5 p.m.
Fri	7 a.m. to 4 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

	Lobby	Drive-Thru
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	CLOSED