

Four Seasons FCU - Privacy Policy

Annual Notice to Members

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 non-public 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.
- 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 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 mailing address, e-mail 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.



45 Years of Service to You

Come help us celebrate!

Four Seasons Federal Credit Union will celebrate its 45<sup>th</sup> Anniversary with refreshments and events at each location in conjunction with International Credit Union Day.


Our day of celebration is Thursday, October 15, and takes place during National Credit Union Week.

This year's theme is, "**Your Money. Your Choice. Your Credit Union.**" The theme celebrates the reasons why 177 million people worldwide choose credit unions. International Credit Union Day has been celebrated annually on the third Thursday of October since 1948.

Four Seasons FCU


Fall 2009  
Newsletter

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Mobile Access



Members, did you know you can now access Virtual Branch via the internet connection on your cell phone? Simply go to:

[mobile.fourseasonsfcu.com](http://mobile.fourseasonsfcu.com)

Holiday Closings

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

|                         |                       |
|-------------------------|-----------------------|
| Columbus Day            | Mon., October 12th    |
| Veteran’s Day           | Wed., November 11th   |
| Thanksgiving Day        | Thurs., November 26th |
| Christmas Eve ( ½ Day)  | Thurs., December 24th |
| Christmas Day           | Fri., December 25th   |
| New Year’s Eve ( ½ Day) | Thurs., December 31st |
| New Year’s Day          | Fri., January 1st     |

Please note that our ATMs, Virtual Branch Online Account Access, and Fast Track phone banking are available during these times.



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.



From the Chairman

Author: Ronnie Lipham - Chairman



On June 1st 1971, I walked into Uniroyal’s Opelika Tire Plant as a new hire. Right away I was amazed by the complexity of the tire-building process. It was my first exposure to such technology. Little did I know that the rules of the game were about to change and the future of the Opelika Plant would be in jeopardy. The change was a new process that produced a “radial” tire. Opelika, as most of the tire industry at the time, produced bias tires. These new “radial” tires would last much longer than bias tires. Almost overnight, there became a surplus of manufacturing capacity in the tire industry. We survived the transition from bias to radial and lived to see another day.

This would be the first of many such close calls that the Opelika Plant would face. We learned to live with the constant threat of closure hanging over our heads. I realized early in this process that there was one higher than any of those who thought they were in charge and that the Opelika Plant would continue until He allowed it to close (Prov. 19:21). That day has arrived! Oct. 31st the Opelika Plant will cease to operate.

It is with mixed emotions that we, who are part of the Opelika Plant family, face this final day. Our family is large. There have been approximately 10,000 employees over the course of 46 years. Many of these employees have married, raised a family and even seen their children become co-workers at the Opelika Plant. We have been very blessed! We have provided for our families, we have developed lifetime friendships and we have been part of a thriving community.

We also started a credit union! A credit union that today is called Four Seasons Federal Credit Union. I am so thankful that our Board of Directors had enough forethought to expand our original charter to include more sponsor groups. This action helped to secure the long term viability of our credit union.

So, as I said earlier, it is with mixed emotions that we face the end of the Opelika Plant. There is sadness because there are those who are in the middle of their careers and those who are just starting their careers who now have to seek employment elsewhere. There is sadness because our plant family will be separated. We won’t be seeing each other every day. Things that have been routine will no longer exist. We will also experience thankfulness for having had the opportunity to share these routines and that we have relationships that will continue beyond the Opelika Plant. Our credit union is one of those relationships that we have which will continue.

May we always be thankful for the many things that were because of the Opelika Plant, and may we look forward with faith and hope to a future beyond the Opelika Plant.

Money Wiring Reminder

Author: Member Service Department

Members who choose to have money wired from another financial institution to Four Seasons FCU should use the following wiring instructions:

You must instruct your financial institution to wire funds to: Volunteer Corporate CU  
Routing NO. 264-182-395

For credit to Four Seasons Federal CU  
Routing/Acct. No. 262276737

For further credit to: Member Name and Member Account Number  
(Specify Savings or Checking Account Deposit)

If you have any further questions please contact our Member Service Department at any one of our convenient locations.

Kid’s Coloring Contest

Author: DeDe Jackson - VP Marketing and Member Services

The Christmas Coloring Contest will begin on November 27th. Entry forms will be available in all offices. All entries must be turned in by 12/23/09 at 12pm noon. Prizes will be given to all participants and to the winners from the following age groups:



- Ages 3-5
- Ages 6-8
- Ages 9-10
- Ages 11-12
- Ages 13-14

Must be under 15 years of age to enter.



Cure  
The Empty Pocketbook  
-with-  
FREE Raving Rewards Checking

With UNLIMITED ATM Fee Refunds Nationwide!



Qualifying each month is EASY !

- Ten Debit Card Transactions
- Log in to 24-Hour Online Account Access
- Enroll & Receive Electronic Statements
- Minimum of 1 ACH Direct Deposit or Withdrawal

Start rewarding yourself TODAY !

\*Unlimited ATM fee refunds per cycle when monthly qualifications are met.\*\*Annual Percentage Yield (APY) accurate as of 8/1/2009. There is no monthly service charge or monthly minimum balance on this account. Rate tiers are as follows: 4.10% applies to balances of \$.01 - \$15,000 and 1.61% paid on balances over \$15,000 as long as qualifications are met each statement cycle. 0.15% will be earned on all balances if qualifications are not met. ATM transactions are not considered Debit Card Transactions as part of qualifications. Rates may change after the account is opened. Personal accounts only.

Board Nominations - A Call for Volunteer Service

If you are interested in serving on the board of directors at Four Seasons Federal Credit Union, please pick up an application at any branch location. All applicants will be subject to a screening process which includes, but not limited to, background and credit history checks. All completed applications must be received at the credit union by November 16, 2009.

- Qualifications
- Member in good standing.
  - Minimum age 19.
  - High school graduate or higher.
  - Business experience preferred.

Attention Christmas Club Account Holders!

Your funds will be transferred from your Christmas Club Account to your Basic Savings Account (01), and will be available in your account on November 1st.



Stay debt-free during the holidays with a Christmas Club Account!

Loan Appointments

Author: Four Seasons FCU Loan Department

At Four Seasons Federal Credit Union, we want to make sure you are our number one priority when it comes time to discuss your lending needs. Our loan department will now be available by appointment to ensure that all of your options are properly explored and that everyone receives the clear financial picture they deserve. Explore your lending options today by making an appointment with any one of our friendly loan officers!