



Annual Meeting Notice!

Four Seasons Federal Credit Union's annual meeting is just around the corner!

The 2010 annual meeting will be held Tuesday, March 30, 2010 at the Elk's Lodge located at:
1944 Opelika Road, Auburn, AL 36830

Refreshments will be served at 5:30 p.m. and the business meeting will start promptly at 6:00 p.m.

Everyone will receive a door prize and members can enter a drawing for one of several cash prizes.

On the back page is some biographical information about the three applicants for the board vacancies.


Four Seasons FCU

Winter 2010

Newsletter



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VISA Platinum Cards *

Enjoy rates of 7.9% or 10.9% APY with our VISA Platinum Card plus earn points you can redeem for travel and merchandise with every card purchase. Apply for a new VISA Platinum card today!



Holiday Closings

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

Martin Luther King Jr. Day	Monday, Jan. 18th
President's Day	Monday, Feb. 15th
Memorial Day	Monday, May 31st

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

A Message from the CEO

Author: Susan Riddle - President / CEO



I am sure many of you know our credit union was formed in 1964 by a group of employees at what was then known as "The US Rubber Tire Company". In the beginning, the credit union was only for the employees of the tire company. Over the years, it has flourished and has grown into a successful, thriving credit union for thousands of families. Today, we have services second-to-none with assets of over \$50 million and serve the employees of over 90 sponsor companies, their families, and anyone who lives, works, worships or attends school in Lee County, AL.

Regretfully, the tire plant closed its doors for the last time October 31, 2009. I want to take this opportunity to salute and thank each and every employee who has passed through those doors for their contribution to the success of the credit union. Not only the success of the credit union, but of Lee County, AL as well.

I cannot imagine what this area would be like if the plant had not opened its doors at 1800 Crawford Road all those years ago. Needless to say, I would not be writing this article, and the Opelika-Auburn area would certainly be quite a different place.

I have personally known literally hundreds of those fine, hard working individuals. They have left an indelible mark on my life and have made my life richer for knowing each and every one of them. Thank you for allowing me the privilege to be a part of an organization created by a group of hard working individuals who wanted their friends and families to have the opportunity to join a credit union. You are appreciated.

2009 has certainly been a year of turbulence and uncertainty. In spite of this turbulent year, rest assured your credit union has remained true to our philosophy of "people helping people". We are strong, stable, and optimistic that 2010 will be a better year for you and your families.

We would like to take this opportunity to thank you for entrusting us with the responsibility of handling something of such great importance, your financial affairs.

We wish you the best during this new year!

Susan Riddle
President/CEO - Four Seasons Federal Credit Union

Help Save Overdraft Protection

(Known here at our credit union as Overdraft Privilege.)

In the next few weeks the House Financial Services Committee will likely consider H.R. 3904, the "Fairness and Accountability in Receiving Overdraft Coverage Act." And the Senate Banking Committee is about to hold hearings on S. 1799, The FAIR Overdraft Coverage Act. Both H.R. 3904 and the Senate companion bill, S. 1799, would limit consumers access to overdraft protection. As proposed, this legislation would limit the number of times a credit union member could access overdraft protection to no more than one time per month and six times per year.

Our overdraft protection, "Overdraft Privilege," is a valuable service accessed by credit union members every day. A credit union offers to pay, rather than return, non-sufficient funds transactions on checking accounts in exchange for fees that are similar to those typically charged for returned items. Overdraft programs are intended to spare members the hassle and embarrassment of returned checks as well as avoid additional fees charged by merchants. **This legislation would unfairly limit your access to this service when you may need it.**

We urge you to take a stand by writing and calling your legislators and tell them that you oppose restrictions being placed on your Overdraft services. Call 1-877-223-5275, or stop by our offices for more information and to sign a petition against this act.



Home Equity Loan Special



4.6 %^{APR*}

5 Year, Fixed-Rate Home Mortgage Loan.

Four Seasons Federal Credit Union makes it easy by paying your closing costs. This includes attorney's fees, title fees, title search, termite and flood certification, and the actual filing. You can build in an early repayment schedule, but up to \$500 worth of closing costs must be paid back if the loan is paid back in less than 2 years. A tax assessment and physical inspection with pictures are required by our loan officers. Contact any Four Seasons Federal Credit Union loan officer for more details.

FREE Small Business Workshop



FREE Small Business Workshops will be held at EAMC's Health Resource Center (Old Mister J's Restaurant) 2027 Pepperell Parkway, Opelika, AL. Refreshments will be served, and Jackie Alexander Dipofi, Ph.D. Director, Small Business Development Center of Auburn University will be the guest speaker. Members and the general public are invited!

Thursday, February 4, 6-8 pm, How to Start a Small Business: this intensive program covers many topics related to identifying new opportunities and developing strategies for profitability.

Tuesday, February 9, 6-8 pm, Small Business Survival Tips for Tough Economic Times: this intensive program is designed for existing business owners who find themselves facing ongoing challenges brought on by decreasing sales and increasing costs.

Educational Scholarships

Author: DeDe Jackson - Vice President of Marketing and Member Services

In our effort to provide educational assistance in the Lee County community, we will be awarding several \$500.00 scholarships to 2010 high school graduates this May.

At this time we would like to thank our scholarship recipients from the previous year from Opelika, Auburn, Smiths Station, Loachapoka, Beulah, Lafayette, and Beauregard High Schools.

Scholarship applications will be available for pick-up in either of our locations or your guidance counselor's office on Monday, March 1, 2010 and must be completed and returned to your guidance counselors by 3 p.m. on Friday, April 23, 2010.



*APR (Annual Percentage Rate). Subject to credit approval. Equal opportunity lender.

Meet the Board Nominees



Emmitt Arrington

Mr. Emmitt Arrington has been a credit union member for over 25 years. He is currently working with a closure team to complete all transition and closing aspects of the B. F. Goodrich Tire Plant in Opelika, AL. He previously worked for three and half years at the United Steel Workers Local 753L as Coordinator of the Career Development Program. He has over 25 years of executive experience with large organizations that includes over 25 years of accounting and over 15 years of human resource experience. Mr. Arrington has served on our supervisory committee and is currently serving on our board. Mr. Arrington's strategic business knowledge along with his understanding of benefits for employees and large organizations will enable him to continue to be a significant contribution to our board.



Carolyn McConnell

Mrs. Carolyn McConnell was employed by Four Seasons Federal Credit Union for over 30 years before she retired. She served in many capacities during her employment with the credit union including President/CEO. She has been a member of the credit union for over 30 years and is currently serving as a board member. Mrs. McConnell has served in various leadership positions throughout the community. She has also served on numerous boards throughout the state and served in many capacities in her church, Hopewell United Methodist Church. The nominating committee feels that her credit union managerial experience along with her other professional skills make her an excellent candidate for the board of directors.



Jeanette Parker

Mrs. Jeanette Parker has been a credit union member for over 25 years and is a retiree of the B. F. Goodrich Tire Plant. She was the Shipping Supervisor and brings over 34 years of management/supervisory skills. She has served as a credit union board volunteer for over 20 years. Mrs. Parker has taken extensive credit union educational courses which have given her an excellent understanding of the operations of credit unions. She has been an asset to the credit union while serving on the board. Mrs. Parker is committed to the credit union and takes her responsibilities seriously always looking out for the best interest of the members.