

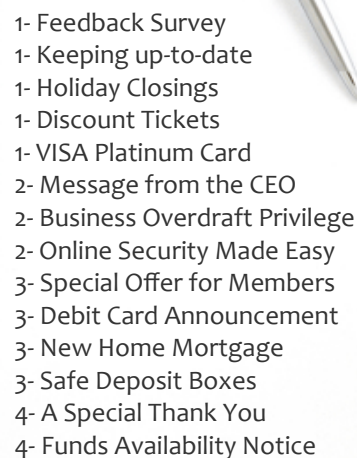


Four Seasons FCU

# Spring 2010

Newsletter

## The Agenda

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- 1- Feedback Survey
  - 1- Keeping up-to-date
  - 1- Holiday Closings
  - 1- Discount Tickets
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## Holiday Closings:

Monday, May 31 **Memorial Day**  
Monday, July 5 **Independence Day**  
Monday, Sept. 6 **Labor Day**

Discount Tickets are now available for Six Flags, Carmike, and more!

## 2010 Member Survey

Members, please tell us your feelings about our credit union and the service we provide. Please visit <http://survey.fourseasonsfcu.com> and complete this quick survey. If you do not have access to a computer and/or the internet, you can stop by our Pepperell or Marvyn branches in order to complete the survey.

Upon completion of the survey, your name will be entered in a drawing for a \$50.00 gift card that will be given away Friday, April 30<sup>th</sup>.

## Keeping up-to-date!

If you have had any major life changes, such as marriage, divorce, or in the event that your information has changed, such as your address, e-mail address, or phone number, please make sure that you update the information accordingly by informing one of our staff members at your earliest convenience. Updating your information is simple and quick, and allows for better communication should we need to get in touch with you!

Enjoy rates as low as

**7.9 %**  
**APR \***

+ Earn Reward Points



With our  
**Visa Platinum Card!**

**Apply Today!**

## A Message from the CEO

Author: Susan Riddle - President / CEO



It seems like yesterday we were welcoming in 2010 and looking forward to the New Year! Here it is, the end of the first quarter of 2010, and it feels like we are on a roller coaster ride with no indications the roller coaster is slowing down. Economic turmoil remains the topic of all conversations. Mortgage foreclosures, bankruptcies and the loss of jobs reverberates throughout the media. I can't turn on the TV, pick up a paper, or pass someone on the street without hearing those topics being discussed. Along with that, we have experienced the worst winter I can ever remember. For goodness sake, will it ever warm up or stop raining? Of course the weather is something we can't do anything about, so we just have to accept it and look forward to warmer weather.

As far as the problems facing our economy, your credit union is still a strong and viable financial institution. However, like many other financial institutions, we have incurred losses heavier than usual in the past two years, but we are tolerating those losses well. The management team, along with a very proactive board of directors, has provided excellent leadership and takes the stability of the credit union seriously. Because of their dedication and undying loyalty, your credit union remains safe and profitable. I would like to thank each and every one of them for their dedication and loyalty to our credit union.

In these financial times, it is wonderful to be able to offer our members the opportunity to earn a high rate of interest. Our "Rewards Checking" gives you an opportunity to earn up to 4.10 % on your checking account deposits. If you haven't checked into it give us a call so we can tell you about this great product! Thanks for your support of Four Seasons Federal Credit Union. We look forward to 2010 with gratitude and excitement.

Susan Riddle—President/CEO

### Overdraft Privilege is now available for business accounts.

Overdraft Privilege is there in case of an emergency. If you elect to have Overdraft Privilege, there is no charge unless you use the service. If you do not overdraw your account, you will never be charged an Overdraft fee or Returned Item fee. Contact a member service representative at the credit union for more details.



### Online Security Made Easy

Author: Ben Stone - Information Technology Concierge



Every day new threats are evolving online, and where does that leave the average computer user? While many computers come with trial versions of anti-virus software, those trials will eventually run out, leaving you unprotected against the latest threats. Protecting yourself against online threats, such as viruses and malware is actually a lot easier than you might think!

One essential software package for any computer is an anti-virus. If you already have paid for a good antivirus, you are one step ahead of the game. However, one of the best FREE Anti-virus programs on the market today is Avast! FREE Edition. It is considered a resident scanner (meaning it protects you while running in the background), and is configured by default to automatically stay up-to-date with the latest threats. Always remember to uninstall your old anti-virus program if you decide to go to a different one.

Learn more about Avast! Free Edition at:

<http://www.avast.com/free-antivirus-download>

What most people get infected by is classified as adware and spyware (malware), which can often times be just as annoying as a virus. Some anti-virus trials will cover adware and spyware, but for the most part, it is recommended to get a program that will help keep your system clean from these threats. One of the best FREE Anti-Malware programs is made by an organization called Malwarebytes.org and is called Anti-Malware.

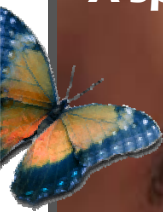
Learn more about Malwarebyte's Anti-Malware at:

<http://www.malwarebytes.org>

**Note:** Four Seasons Federal Credit Union is not affiliated with the software providers listed in this article. This article is for informational purposes only, and please understand that you should install programs to your computer at your own discretion and risk.



## A Special Offer for Members



Dr. Stephen Hollis of the Hollis Lasik Center is extending an appreciation price reduction to Four Seasons Federal Credit Union members and their family members. This discount rate is for Lasik eye surgery and once again it's for ALL members and their families. The base price is normally \$995.00 and is reduced to \$650.00 per eye for all prescriptions that are eligible for the Lasik procedure. The \$650.00 includes a complete eye examination, Lasik surgery, and all follow-up visits for one full year. Not included in this price is the patient fee by Allegretto of \$172.00 for retreats. A Free pre-surgical eye examination will be performed on April 5, 12, 19 and 26 (also in May if necessary) at The Hollis Lasik office located at 1100 South College Street, Auburn, AL from 8 a.m. to 5 p.m. After the eye exam, an appointment will be scheduled for the Lasik surgery. A candidate must be at least 18 years of age to be eligible for Lasik surgery. Dr. Hollis has the "Allegretto Wave" laser which is a leader in the field of laser surgery because of its Accuracy and Ultra-Fast solution to vision correction. The local office number for The Hollis Lasik is 1-334-826-8778 or 1-800-698-4746. You can also contact them by E-Mail at [drhollis@hollislasic.com](mailto:drhollis@hollislasic.com) **Four Seasons Federal Credit Union will finance Lasik surgeries for members who are eligible for loans. \***

**Note:** \* Subject to credit and membership approval. Equal opportunity lender.

This is a promotional discount offered to members of Four Seasons Federal Credit Union. Four Seasons Federal Credit Union does not promote, endorse or guarantee the services to be provided by Hollis Lasik Center and this notice is for information purposes only. Four Seasons Federal Credit Union does not receive compensation from Hollis Lasik Center for services to its members or the placement of this promotional notice.

## 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 set up on our cards. These networks include ACCEL/Exchange, Pulse, STAR, or Cirrus. Depending on a merchant's set-up 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,** the cardholder signs a receipt, provides a card number (e.g., in ecommerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal and chooses to route the transaction over a Visa network.

**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.

Open  
the door  
to a great  
Mortgage!

Looking for a low-rate mortgage that is simple and effective?

*Welcome Home.*



Apply at [mortgage.fourseasonsfcu.com](http://mortgage.fourseasonsfcu.com) or by calling 1-888-469-1263



**Keep Valuables Safe** with a Safe Deposit Box

### Sizes and Annual Pricing: \*

3 X 5 X 24	\$20.00
5 X 5 X 24	\$30.00
3 X 10 X 24	\$35.00
5 X 10 X 24	\$45.00
10 X 10 X 24	\$65.00

### Great for:

- Birth Certificates
- Marriage Licenses
- Car Titles
- Property Deeds

Boxes are available at Pepperell Parkway location.

\* Royal Gold Checking Account Holders receive an additional 10% discount off the rental of Safe Deposit Boxes.



## A Special Thank You !

Four Seasons Federal Credit Union would like to give a special thank you to Dr. Jackie Dipofi and of course, all of our members that came out to see her two very enriching small business workshop presentations. These two free workshops covered the basics of starting your own small business and further managing that business during this rough economic time.

As a community initiative, Four Seasons Federal Credit Union periodically offers free financial workshops to better enrich the financial education of our members and the community. Be on the lookout for new announcements regarding future financial workshops in our lobbies, on our website, and in other newsletters.

Thank you to everyone who made these workshops a success! If you have a suggestion for other seminars, please send an email to [d.jackson@fourseasonsfcu.com](mailto:d.jackson@fourseasonsfcu.com)

## Funds Availability Policy Disclosure

This disclosure describes your ability to withdraw funds at Four Seasons Federal Credit Union. It only applies to the availability of funds in transaction accounts. The credit union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

**1. GENERAL POLICY** – Our policy is to make funds from your cash and check deposits available to you on the next business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit by close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after close of business or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**2. RESERVATION OF RIGHT TO HOLD** – In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$100.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**3. HOLDS ON OTHER FUNDS** – If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time period that are described elsewhere in this disclosure for the type of check that you deposited.

**4. LONGER DELAYS MAY APPLY** – We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000.00 on any one (1) day.
- You deposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications of computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**5. SPECIAL RULES FOR NEW ACCOUNTS** – If you are a new member, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.



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. Contact us for further details on any of our products and services.