



Four Seasons FCU Summer 2010

Newsletter

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Holiday Closings:

Monday, July 5	Independence Day
Monday, Sept. 6	Labor Day
Monday, Oct. 11	Columbus Day
Thursday, Nov. 11	Veteran's Day
Thursday, Nov. 25	Thanksgiving Day

Discount Tickets are now available for Six Flags, Carmike, and more! The following tickets are available for Four Seasons Federal Credit Union members inside our lobbies.

Six Flags Daily Pass	\$27.00
Six Flags Season Pass	\$52.00
White Water Daily Pass	\$27.00
White Water Season Pass	\$52.00

Carmike VIP Movie Pass	\$7.00
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Surfside Daily Pass	\$14.99
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We also offer discounted tickets to the Georgia Aquarium online through our website. Simply visit fourseasonsfcu.com and click on the 'Discount Tickets' link towards the bottom of our site.

Georgia Aquarium:
Adult \$23.50 | Child \$17.50 | Senior \$19.25

Attention Debit Card Holders—Opt In Today!

Beginning July 1, 2010 for new accounts, and August 15, 2010 for existing accounts, all financial institutions are prohibited from charging overdraft fees on ATM and everyday debit card transactions on consumer accounts without a member's permission (opt-in).

When you opt-in, you give us permission to pay an ATM or everyday debit card transaction that could cause a negative account balance and charge a fee for the transaction. This is the same process that we currently use, no changes. Giving us this permission does not specifically guarantee that all transactions that take your account negative will be paid.

'Help when you need it most.' Allowing the credit union to pay your transaction on insufficient funds may help you when your funds are running low and you need items like gasoline for your car, medicine for your child, or to pay a bill that is past due.

If you **DO NOT** give us your permission, your ATM or everyday debit card transactions that could cause a negative account balance will be declined.

You may give the credit union your authorization to pay these transactions by calling any credit union location, fax, sending us an E-Mail through Virtual Branch, or by visiting one of our locations.

Remember, there is no fee unless a transaction is made that could cause your account to reach a negative balance.

A Message from the CEO



Hope everyone is having a great summer in spite of the heat and humidity. Of course, we do live in the south, so it doesn't come as a surprise to see us experiencing "normal" weather conditions.

Our sympathies go out to the gulf coast and all the people and businesses the oil spill is threatening. The beauty of the beach is certainly important, but to think about the toll it is taking on the animals, humans, and various businesses is truly overwhelming. We pray the situation is under control soon so the destruction and damage will cease, and the area will soon recover.

The current economic crisis continues to be a problem not only for the United States, but the entire world as well. Thankfully, our area seems to be a little more insulated than most areas. We do have our share of problems, but they pale in comparison to what other geographic areas are experiencing.

It seems like every day we hear of more businesses closing or having layoffs because of the economy. When the Michelin plant closed, we did experience some "hiccups," but because of our strength, we seem to be weathering the storm quite well. We are proud of our credit union and will continue to operate in a manner that promotes safety and soundness. We will continue to strive to offer products and services that are beneficial to our most important asset.....our members and their families. Have a great summer!

Susan Riddle
President/CEO

Member Statement Changes

In this month's statement, you may see format changes for some of your loans. These changes are a result of the Regulation Z – Truth in Lending updates that were mandated by the Federal Reserve. Loans that appear in this new format will include the following sections: Information, Transactions, Fees, Interest Charged, Totals Year-to-Date and Interest Rate Detail.

The Information section includes the following:

- Loan Previous Balance – Ending balance on the prior statement
- New Balance – Ending balance for the statement
- Change to Balance – Amount the balance changed during the statement period
- Minimum Payment Due – Payment amount for the loan

Additionally, the Payment Due Date, Past Due as of Date, Credit Limit and Number of Payments may print in this section. The Transactions section includes payments and advances to the loan. Payment details such as interest, late charges and the change to balance will no longer be provided. Fees and interest collected will not be printed in this section. The regulation mandates this information be reported in the Fees and Interest Charged sections.

The Fees section includes fees imposed on the loan, regardless if they affect the loan balance. Fees may include any late payment fees collected when a payment is applied to the loan, insurance or debt cancellation premiums and any one time fees. Fees collected from a share account may be reported in the fees section for a loan. A total of fees collected during the reporting period is also included in this section. Total fees may not reflect all activity in the section. The reversal of fees reported on a prior month's statement may not be reflected in the current month total. The total fees reported for the statement period will begin accumulating based on fees that were assessed during June and forward. The Interest Charged section includes interest collected when payments are applied. A total of interest collected during the reporting period is also included in the section. The total may not reflect all activity in the section. The reversal of interest reported on a prior month's statement may not be reflected in the current month total. The total interest reported for the statement period will begin accumulating based on interest that was collected during June and forward. The Totals Year-To-Date section includes the total fees and total interest charged for the reporting year. The Interest Rate Detail section includes the interest rate and the balance subject to the interest rate for the time period applicable. An entry will record any change to the balance at the end of a day or the effective date of a rate change. If multiple transactions are applied on the same day, only the ending balance for the day will be reflected. There will not be an entry for each change in balance that happens on the same day. We hope this overview of the new loan format will be helpful in reading and understanding the changes to your loan statement information.

Smart Investing During Tough Times

Lots and Properties for Sale

During hard economic times, one of the best and most lifelong investments you can make is through the purchase of a home or through purchasing land. Four Seasons Federal Credit Union has some fantastic opportunities available for investment savvy individuals looking to secure real estate lots at competitive prices. Four Seasons Federal Credit Union also offers mortgages for homebuyers to make your investment easily affordable.

Home for Sale on Lonesome Pine in Phenix City, AL

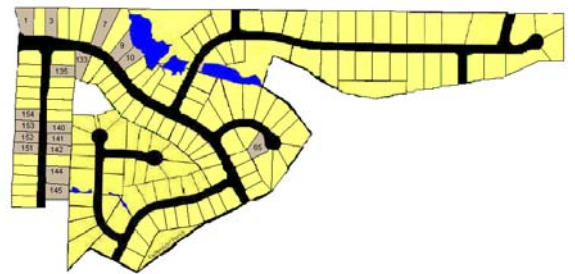


House Size: 3300 sq ft
Bedrooms: 5 bedrooms
Bathrooms: 3.5 baths
Land: 2.81 acres

For more information call:

Laura Gaddy
Solid Source Realty 1(706) 464-5981

Lots for Sale in Cotswold Subdivision



Take part in the exciting new Cotswold subdivision. Located just 10 minutes from downtown Auburn, these lots are part of an exciting new subdivision inspired by the architecture of Great Brittan and the British Countryside. For more information on prices for lots in this luxurious subdivision, please call Tara Nolan at 1-334-444-7546.

Attention Debit Card Holders

Announcement

If you use your debit card to reserve lodging, for gas purchases, or any purchases made without a PIN number, funds may be placed on hold up to five business days for the authorizations obtained by the merchant. For example: When making hotel reservations, the hotel will obtain an authorization on your debit card before booking your room. When the authorization is obtained, the funds may be held and unavailable for you to use up to five business days. Please be sure to monitor your available balance before making additional purchases. Authorization holds could cause a negative account balance, which would incur fees.



Loan Deferrals (Skip Payment)

Get the money you need today!

Members, did you know that you may be able to skip a payment on your unsecured loan here at Four Seasons Federal Credit Union for the months of June or July?

With our Loan Deferral Promotion (Skip a Payment) we allow you to defer (skip) a payment on your loan for a small fee. This allows you to take the money you would have spent on your loan payment, and use it for other purposes.

In Your Community

Getting Involved



Above: Credit Union Employees Sherry Hendricks & Elizabeth Spexarth

Four Seasons Federal Credit Union participated in this year's March of Dimes program. This year our members donated \$1,350, which goes to improving the health of babies by preventing birth defects, premature birth and infant mortality. We did several different types of fundraisers including; Selling Auburn and Alabama plush, bake sales, Four Seasons t-shirts, candy bars and auctioning off an autographed Auburn University Football. The credit union was also a sponsor of the March and employees participated in the March. The march was held on May 1, 2010 at the Opelika Municipal Park, and the marchers walked for 4 miles! We would like to extend a large thank you to everyone who contributed to this effort!

2010 Scholarship Winners

One way in which Four Seasons Federal Credit Union contributes to local community success is through our academic scholarship program. This program recognizes some of the top students in the Lee County area for their academic and community achievements. Congratulations to you all and good luck!

OPELIKA HIGH SCHOOL – Quentin Torbert
AUBURN HIGH SCHOOL – Quentavius Hann
SMITHS STATION HIGH SCHOOL – Jasmine Z. Morris
LOACHAPOKA HIGH SCHOOL – Talettha Maddox
BEAUREGARD HIGH SCHOOL – Kaylen Conway
BEULAH HIGH SCHOOL – Brianna Pollard
LEE-SCOTT ACADEMY – Haley James

2010 Green Tree Winners

Recently, Four Seasons Federal Credit Union did a promotion where members were encouraged to switch to our FREE Electronic Statement Service. Not only does this service allow you to receive your statements the moment they are generated, but members who sign up take a step to helping the environment by reducing their paper usage.

We gave away three trees to three lucky members who took a step in helping the environment! We want to thank each and every member who signed up for our Electronic Statements service during that promotion, and congratulations to the winners of our drawing!

Four Seasons Federal Credit Union Branches

Pepperell Parkway Branch

2915 Pepperell Parkway
Opelika, AL 36801
Phone: 334-745-4711

Marvyn Parkway Branch

2300 Marvyn Parkway
Opelika, AL 36804
Phone: 334-364-0470

Glenn Avenue Branch

1530 E. Glenn Avenue, STE G
Auburn, AL 36830
Phone: 334-321-1260

Valley Sportsplex Branch

130 Sportsplex Drive
Valley, AL 36854

Always online at <http://www.fourseasonsfcu.com>

Every Thursday inside the Community Center from 9AM-12:30PM and from 1:30PM-5:00PM EST.

Simple -and- Effective

Mortgage Loans from Four Seasons FCU

Visit <http://mortgage.fourseasonsfcu.com> or call 1-888-469-1263 to apply today!



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.