



# FOUR Seasons FEDERAL CREDIT UNION

## Fall 2011

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

Columbus Day	Monday, Oct. 10, 2011
Veterans' Day	Friday, Nov. 11, 2011
Thanksgiving Day	Thursday, Nov. 24, 2011
Christmas Day	Monday, Dec. 26, 2011
New Year's Day	Monday, Jan. 2, 2012

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

### Employee Recognitions

Congratulations to Beryl Gibson on her 10 years of service to the credit union as of August, and congratulations to Lauren Smith for her 5 years of service as of this October! We can't thank you enough for your hard work and dedication to this credit union family.

### Congratulations to DeDe Jackson

DeDe received her Bachelor of Business Administration Degree this past August from Faulkner University. DeDe has previously obtained two Associate Degrees from Southern Union State Community College, and is a graduate of Credit Union Marketing University and Southeast Credit Union Management School. DeDe Jackson has been employed with the credit union for almost 24 years and is currently serving as the Vice President of Marketing and Member Services.



### Savings Bond Notice

The U.S. Department of the Treasury has announced it will end over-the-counter sales of paper savings bonds starting December 31st, 2011. As a result, Four Seasons Federal Credit Union will no longer be able to provide paper savings bonds after this date. Future savings bonds must be purchased directly from the Treasury by going online to <http://www.treasurydirect.gov>

### Life is Uncertain, Eat dessert first!

A message from the President/CEO



Well, Labor Day has signaled the end of Summer, and we are now in the early days of Fall. Thanksgiving and Christmas will soon arrive, and then we will be in 2012. Don't blink or you will miss it! The years seem to hasten quickly by as we go about the business of living. As I consider the past few years and the changes that we have witnessed, it causes me to pause and contemplate what is ahead. Which brings me to one of my favorite quotes, "Life is uncertain, eat dessert first!"

Most of us have our favorite quotes that we use to add expression to our lives. Being a big fan of ice cream, I have always thought there was a lot of wisdom in eating dessert first. Recent events have forced me to give second thoughts to this quote. I have become keenly aware of how we practice this philosophy in our

daily lives. We have allowed our "wants" to become "needs" at an early stage in our lives. We place great emphasis on acquiring the "pleasures" of life at a point in time when we should be focused on the "necessities". When we first move out into the real world to start our own homes and families, we "want". We want houses filled with furniture and all the latest technology. We want the most popular cars and trucks. We want boats and atv's. We want the finest clothes. Although it may have taken our parents years to acquire these things, we want them now. After all, "life is uncertain, eat dessert first"!

Then, when the unexpected happens, we are blindsided and our "pleasures" become "burdens" that damage every aspect of our life. Financial problems destroy! They destroy marriages, homes, and hopes. I have witnessed this destruction first hand in the past few months, and it is a very sad commentary of our times. This has given new meaning and respect to another quote. The quote is actually a motto, the motto of the Boy Scouts, "Be Prepared".

As we move through the seasons of life, each season we should "lay aside" something for our passage into the next season. If we look ahead and make plans for our "needs" as well as our "wants," then we are much more capable of dealing with the "unexpected," and it has less impact on our lives. I encourage each of you to take a look at your current financial situation. Does it provide what you need to complete the journey of life, or is it a "wreck" waiting to happen? "Be Prepared!" If you are unsure about planning for the future, I would encourage you to talk with a qualified financial planner (Proverbs 15:22).

Our credit union offers a wide variety of services to assist you in reaching your financial goals. Give us a call and let us help. Thanks, and may the Lord bless each of you with His peace and joy.

Ronnie Lipham

### Debit Card Notices

With the recent regulation changes that limit the interchange fees that can be assessed for credit card and debit card transactions, some major banks are looking for ways to compensate for the lost revenue. These banks have announced in the last few days that they will begin charging a monthly fee for the use of debit cards. In light of this news, we have had some members to call and inquire whether we were going to charge a fee. At this time, **we are not charging for the use of debit cards and have no plans to charge**; however, with that being said, it is prudent that we continue to monitor the situation and gauge the impact of the regulation on our cost to provide this service.

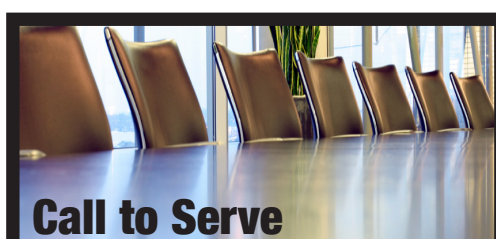
Four Seasons Federal Credit Union has enabled non-Visa debit transaction processing, which allows you to use your Visa Debit Card with merchants who may choose not to process transactions through Visa, but through another network, one of which we may have setup on our cards. Depending on a merchant's 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, 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.

If you have any questions or concerns, feel free to contact us by phone at (334) 745-4711 or by calling us toll-free at (800) 715-2122. Thank you so much for your understanding regarding these matters!

Regular and Business Savings Account Fee Types	Fee Amount	Account Type
<b>Savings Account Early Close Fee</b> Applies if account is closed within 60 days of the account being opened.	\$10.00	01
<b>Savings Account Excess Withdrawal Fee</b> Applied after you exceed your six FREE Withdrawals per month on the account.	\$2.00 per Withdrawal	01,02
<b>Savings Account Inactivity Fee</b> Per Member Account Fee - Only applies if balance is less than \$100.00 and no monetary transactions for six consecutive months. If primary owner is 18 or younger, this monthly fee will not apply within the first 18 months of membership. Fee does not apply if member has an active Certificate, Loan, Credit Card, Christmas Club, IRA Savings, MADD Savings, or Checking Account under the same member number.	\$5.00 per Month	01,02
<b>M.A.D.D. Account Minimum Balance Fee</b> Only applies if account has been opened for 60 days, and account balance is less than \$2500.00. The balance on the account will be drawn to zero, and the account will be closed.	\$5.00 per Month	09
<b>M.A.D.D. Account Excess Withdrawal Fee</b> Applied after you exceed your six FREE Withdrawals per month on the account.	\$5.00 per Withdrawal	09
<b>Christmas Club Early Withdrawal Fee</b>	\$5.00 per Withdrawal	11
Electronic Fund Transfer Fee Types	Fee Amount	
<b>ACH Stop Payment Fee</b>	\$30.00 per Request	
<b>Debit Card Withdrawal Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item	
<b>Returned / Paid ACH Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item	
<b>Non-proprietary Debit Card Withdrawal / Transfer / Balance Inquiry Fee</b> This fee is incurred when using foreign ATMs	\$1.25 per Item	
Regular and Business Checking Account Fee Types	Fee Amount	Account Type
<b>M.A.D.D. Plus Account Minimum Balance Fee</b> If balance on the account falls below \$1,000.00.	\$5.00 per Month	78
<b>Inactive Checking Account Fee</b> If the balance is less than \$100 and no monetary transactions for six consecutive months. The balance will be drawn down to a zero balance and closed.	\$5.00 per Month	All Checking
<b>Business Checking Monthly Service Fee</b> Average Daily Balance from \$0 - \$9999.99 Average Daily Balance from \$10,000.00 - \$49,999.99 Average Daily Balance from \$50,000.00 or Greater.	\$10.00 per Month \$10.00 per Month No charge.	73
<b>Second Chance Account Service Fee</b>	\$8.00 per Month	79
<b>Returned Check / Paid Non-sufficient Funds (NSF) Fee</b>	\$30.00 per Item	All Checking
<b>Overdraft Privilege Fee</b>	\$30.00 per Item	71, 72, 73, 75, 76, 78
<b>Stop Payment Fee on Single Item</b>	\$30.00 per Item	All Checking
<b>Stop Payment Fee on Sequential Items</b>	\$60.00 for Range of Items	
<b>Check Printing Fee</b> Price varies depending on your style selection, quantity, and shipping needs.	Price may vary.	All Checking
<b>Check Copy Fee</b> Fee is for any type of check copy request.	\$2.00 per Copy	All Checking
<b>Overdraft Privilege Collection Fee</b> Applies when negative accounts are turned over to our collections department.	\$15.00 per Account	All Checking
<b>Overdraft Protection Transfer Fee - System Coverage</b>	\$3.00 per Transfer	All Checking
<b>Manual Transfer Fee</b> These are member requests to staff and does not include transfers made by Virtual Branch, FastTrack, or ATMs.	\$3.00 per Transfer	All Checking
<b>Debit Card Replacement Fee</b>	\$5.00 per Card	All Checking
<b>Debit Card Replacement Fee (Rushed Shipping)</b>	\$55.00 per Card	
<b>Debit PIN (No Card) Replacement Fee</b>	\$5.00 per PIN	
<b>Debit PIN (No Card) Replacement Fee (Rushed Shipping)</b>	\$55.00 per PIN	
Other Service Fee Types	Fee Amount	
<b>Account Research / Reconciliation Fee</b> Minimum One Hour	\$15.00 per Hour	
<b>Account History Inquiry Fee</b>	\$3.00 per Inquiry	
<b>Statement Copy Fee</b>	\$5.00 per Copy	
<b>Year-End Dividend or Interest Statement/Inquiry Fee</b> Applies if member receives a printed inquiry, screen, statement, or 1099 form.	\$3.00 per Statement/Inquiry	
<b>VISA Payment History Fee</b>	\$3.00 per Inquiry	
<b>Wire Transfer Fee (Domestic)</b>	\$10.00 per Wire	
<b>Wire Transfer Fee (International)</b> Applies to both incoming and outgoing wires.	\$45.00 per Wire	
<b>Loan Payment Returned Check Fee</b>	\$30.00 per Check	
<b>Cashier's / Official / In-House Check Fee</b>	\$5.00 per Check	
<b>Money Order Fee</b>	\$2.00 per Money Order	
<b>FastTrack Phone Access Fee</b> Fee is charged after member uses their 8 FREE calls to FastTrack per month. Fees will be withdrawn from the Type 01 or Type 02 Savings Account. If the fee is not collected, the service will be deactivated.	\$0.50 per Call	
<b>FastTrack Reactivation Fee</b>	\$5.00 per Occurrence	
<b>Deposited Item Return Fee</b>	\$5.00 per Item	
<b>Garnishment / Levy</b>	\$10.00	
<b>Self-Compromised Account Fee</b> Occurs when a member voluntarily gives account information resulting in the opening of a new account.	\$25.00 per Account	
<b>Undeliverable Mail Fee</b>	\$4.00 - First Three Months \$15.00 - After Three Months	
<b>Check Cashing Fee</b> Applies to members who only have an 01 Savings Account, and have no other account with Four Seasons FCU.	2% of Check Amount	
<b>Gift Card Purchase Fee</b>	\$3.95 per Card	



## Call to Serve

If you are interested in serving as a volunteer on our Board of Directors or Supervisory Committee, please visit our website, [www.fourseasonsfcu.com](http://www.fourseasonsfcu.com) for a volunteer application, or stop by any of our offices during normal business hours to pick up an application.



## Valley ATM Closing Notice

Due to decreasing volume, Friday, December 30, 2011 will be the last day for transactions from our Valley ATM machine located inside the Valley Community Center. We apologize for any inconvenience this may cause. **Our members can still conveniently access their accounts at any Allpoint ATM at no charge, AND AT ANY ACCEL/EXCHANGE, OR CIRRUS/MAESTRO NETWORK ATM FOR A SMALL CHARGE.\***

### Nearby ATM locations:

**City of Valley (ACCEL-Exchange\*)**  
20 Fob James Drive  
Valley, AL 36854

**West Point Food Mart (Allpoint ATM)**  
403 3rd Ave  
West Point, GA 31833

**Perlis Travel Plaza (Allpoint ATM)**  
5495 County Rd 388  
Cusseta, AL 36852

**Becks (Allpoint ATM)**  
8124 Lee Rd 379  
Salem, AL 36874

**Chapmans Truck Stop (Allpoint ATM)**  
2560 Whitesville Rd  
Lagrange, GA 30240

**The Store (Allpoint ATM)**  
5130 Hwy 219  
Fortson, GA 31808

ATM locations are subject to change. Please visit [www.allpointnetwork.com](http://www.allpointnetwork.com) or call 1-800-809-0308 (option 2) for the most updated ATM locations near you.

Sincerely,  
FSFCU Management