



Scholarship Applications

Every year, Four Seasons Federal Credit Union gives out scholarships to students of participating local schools who display academic achievement and extracurricular involvement. This year, applications will be available on February 1st in our offices and in counselors' offices. The applications must be turned back in to the counselors by Friday, March 16th.



Debt Free Holidays

Plan early for Christmas this year so you may have a **DEBT FREE HOLIDAY**. By opening up a Christmas Club account here at Four Seasons Federal Credit Union and contributing to it every pay period, you can ease the financial burden during the holiday spending season. Saving as little as \$10 with every weekly paycheck translates to an annual savings of \$520. The more money you save every week, the more money you will have for your holiday shopping pleasure. We can even help automate this weekly transfer to make it convenient for you. So stop the holiday debt cycle by opening a Christmas Club account! See a Member Service Representative today!

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

New Years Day	Monday, Jan. 2 nd
Martin Luther King Jr. Day	Monday, Jan. 16 th
President's Day	Monday, Feb. 20 th
Memorial Day	Monday, May 28 th

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

Sam's Club Membership

Sam's Club Membership Drive- Friday, Feb. 3, 2012 from 8 a.m. – 4 p.m. at our Pepperell Parkway and Marvyn Parkway Branches, and on Friday, February 10th, from 8 a.m. – 4 p.m. at our Auburn Branch.

Annual Meeting Notice

Members, our annual meeting is fast approaching! Please join us and engage in the well being of your credit union on Tuesday, February 21st, 2012 at the Event Center in downtown Opelika. There will be annual reports and election of officers (see board nominees on the back page). There will also be door prizes and cash prizes, as well as entertainment provided by the Opelika High School Symphonic Band. Refreshments will be served at 6:00 p.m., and the business meeting will begin promptly at 6:30 p.m.

Message from the President

It seems almost impossible that we have moved into a new year already, but time waits for no one and it seems to travel with increasing speed as each year passes. I want to say how truly thankful I am for the way our credit union was blessed in 2011. We ended the year with a very positive balance sheet and we continue to add new members to our family. This took place in a year that saw a considerable amount of unrest in the financial industry. Much of this unrest was related to a certain discomfort and disassociation that people felt with their financial providers, as many felt that profits were taking precedent over purpose.

This makes our results for the year even more rewarding because our focus was on service, not profit. I appreciate the opportunity that each of you provided over the past year by allowing us to continue to be the provider of your financial services. There are many options available to each of you, but you trusted us with this service, and we remain committed to keeping your trust.

We look forward to the coming year and the opportunities that it offers. May the Lord bless each of you in the days ahead.

A handwritten signature in blue ink, appearing to read "Ronnie Lipham".

Ronnie Lipham

Pilot Club Presentation

On November 22, 2011, DeDe Jackson, our Vice President of Marketing & Member Services, was the guest speaker for the Pilot Club of Lee County. DeDe's presentation was on the Debit Card Fee Debacle and the Orientation of Four Seasons Federal Credit Union. We thank the Pilot Club for calling upon us to share this information.



The following members were nominated as candidates for the expired terms on the Board of Directors:

Bobby Bond



Mr. Bobby Bond currently serves on our board of directors, where he has been an active member for over 25 years. He is a lifelong resident of Opelika, has been married for 44 years and has 2 daughters, a son-in-law and 3 grandchildren, who are all credit union members. Bobby worked for our original sponsor, Uniroyal Tire Manufacturing, where he started as a tirebuilder in 1967. He moved from tirebuilding to the quality department where he spent the remainder of his 42 plus years with the company. Bobby is a member of Trinity United Methodist Church, an avid Auburn supporter, and a veteran. Since his retirement, Bobby enjoys reading, Auburn sports, traveling, working outdoors and spending time with his grandchildren. During his time on the board of directors, Bobby has been very active, participating in numerous development conferences, completing the necessary coursework for the Volunteer Achievement Program, and serving the members at the monthly board meetings. Bobby remains committed to serving our members and pledges to continue to serve faithfully, if re-elected.

Jeanette A. Peters



Jeanette A. Peters is a retiree of the B. F. Goodrich Tire Mfg. and has been a member of the Credit Union for over 35 years. During her 33 years of employment, she held several positions, with the last one being Wage Benefits Counsel. As a Business Management graduate of Southern Union Community College, her prior service as a Credit Union Board of Director and Credit Union Supervisory Committee volunteer gives her a great understanding of the Credit Union mission and goal, making her an excellent candidate for the Board of Directors.

Patricia Sankovsky



Mrs. Patricia Sankovsky has been a credit union member for over 14 years and served on the Supervisory Committee for over three years. She is currently serving as a Four Seasons FCU board member. Her industrial relations career included management level jobs with Bethlehem Steel Corporation, Jos. Schlitz Container Division and Data Technology. She worked at Ampex Recording Media Corporation as the Training & Development Coordinator. At the time of her retirement, Patricia was the Human Resources Director for Vermont American Corporation in Auburn. Mrs. Sankovsky has a Bachelor's degree in Business Administration and a Master's degree in Human Resources Management. She has extensive experience in business management, employee relations, benefits, compensation and labor / employee relations.

Ed Smith



Ed Smith has been a credit union member for 30 years. He recently retired from B. F. Goodrich after 41 years of service and dedication to the company. His last position there was in the Development Qualification Center [DQC]. Early on, he became a veteran of the United States Army, after having served in the 1960s. He has been on the board of directors for Four Seasons Federal Credit Union for the past sixteen years. Mr. Smith has completed several credit union education courses over the years, and takes his responsibilities as a board member very seriously.

All nominations by petition must be submitted by January 12, 2012. Please contact Ronnie Lipham (334-745-4711 Ext. 1104) with any questions regarding nominations by petition.



Think Pink 2011

Since 2004, EAMC has teamed up with Opelika Main Street and the Lee County Chapter of the American Cancer Society to host the annual Think Pink Walk. This event attracts participants from all over Alabama and raises money for the EAMC Breast Health program. Four Seasons Federal Credit Union participated in a one-mile walk in downtown Opelika to raise awareness for breast cancer.



International Credit Union Day

Four Seasons Federal Credit Union recently celebrated International Credit Union Day on October 20, 2011 by giving back to our community. By honing in on our philosophy of "people helping people," we partnered with the East Alabama Food Bank and the Big House Foundation so we could positively impact people in this area. Through your combined efforts, we raised over \$750 for these charities as well as provided the East Alabama food bank with over 330 pounds of food, enough to make roughly 250 meals that will impact people in need right here in our local community. We want to thank every member who contributed to make this an outstanding success!

