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

Memorial Day	Monday, May 28 th
Independence Day	Wednesday, July 4 th
Labor Day	Monday, September 3 rd

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

Entertainment Starts Here!

Members, we have just received discount tickets for the 2012 year! Stop by the lobby of any branch for amazing deals on fun and entertainment!

Six Flags Day Pass:	\$35.00
Six Flags Seasons Pass:	\$62.00
Whitewater Day Pass:	\$29.00
Whitewater Seasons Pass:	\$52.00
VIP Carmike Movie Pass:	\$7.50

Sam's Club Membership Drive

Members, enjoy great savings from Sam's Club. Representatives will be on site from 8 A.M. to 4 P.M. on April 20th at our Marvyn Parkway Branch, April 27th at our Glenn Avenue Branch, and May 4th at our Pepperell Parkway Branch. As an added benefit, members of Four Seasons Federal Credit Union who sign up or renew their Advantage Membership (\$40) or Business Membership (\$35) with Sam's Club will receive a \$10 gift card. Members who sign up or renew a Plus Membership (\$100) will receive a \$25 gift card.

Message from the President - A Sign of the Times!

If you have driven by our Pepperell Parkway Branch recently, then you had the opportunity to view our new electronic sign. We also have revamped our existing lighted sign during this process. This is a long-anticipated, new dimension of our communication process. We live in a world of tweets and texts, where brevity is the rule when sharing information with others. With the addition of the electronic sign, we can now share information with our members, as well as potential members, who pass by. This is a wonderful addition which will further enhance our ability to serve our members in the days ahead.

As our world changes and technology advances with ever increasing speed, the method of delivering financial services and transactions moves just as quickly. This sign of the times is evident when our members are taking advantage of some of these advances through our free, web-based Virtual Branch and the many possibilities that it provides; yet even these services are being reviewed for improvement as quickly as they are added. Our goal is to provide the most rewarding service possible, with the best technology available, in a cost effective manner.

Another sign of the times is the constantly growing list of regulations that affect how we provide services to our members. As we adapt our procedures to comply with these changes, our goal is to provide the best possible service to all of our members, within the guidelines established for our industry.

With all the changing technology and the changing regulations there is one constant which remains our primary reason for being---"People helping People." We remain committed to treating every member with dignity and honor, whether we are allowed to meet their financial needs or not.

I want to thank each of you for your continued support of our credit union. 2011 was a testament to your reliance on Four Seasons FCU for your financial services during uncertain times. We were greatly blessed and ended the year with the best year we have had in over 5 years, in spite of the tough economic times. We look forward to serving you in the days ahead! May the Lord bless each of you!

On behalf of the staff,

Ronnie Lipham

march of dimes® 2012

Four Seasons Federal Credit Union is a proud participant in the March of Dimes Foundation. The March of Dimes Foundation is a nationally recognized organization dedicated to improving the health of babies by preventing birth defects, premature birth, and infant mortality.

Join us on Saturday, May 5th, 2012 at the Opelika Municipal Park for the March for Babies walk! This year we will be sponsoring the 7th annual duck race, and the proceeds from all the ducks purchased will directly benefit the March of Dimes Foundation! Ducks can be purchased for \$5.00 each at any Four Seasons Federal Credit Union branch during normal lobby business hours. The winner of the duck race will receive a brand new, just released, iPad3! You can also help out the March of Dimes Foundation by purchasing bars of chocolate in our lobbies for just \$1.00! Its a simple and fun way to give back to your community!



Read how you could win an iPad3!



Proceeds from the duck race entries and the candy bars benefit the March of Dimes foundation in our local community!

2012 Privacy Policy (For Consumers Only)

Four Seasons Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you a privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (800) 715-2122 or (334) 745-4711, or write to: Four Seasons Federal Credit Union, 2915 Pepperell Parkway, Opelika, AL 36801

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies and mortgage service companies.
Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, government agencies and mail houses.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Four Seasons Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION?

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP?

Four Seasons Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, Personal Identification Numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your contact information (phone number(s), home or email address) changes, please let us know. It is important that we have current information on how to reach you. If we detect potential fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.