



## In this Issue:

- Holiday Closing Notices
- Annual Meeting Reminder
- Membership Drive Winners
- Message from the President
- Auto Loan Promotion
- Be Prepared - Scam Notice
- Scholarship Recipients

Members, account disclosures containing account terms, fees, and rate information are available upon your request. If you wish to receive account disclosures for your account(s), you may contact us at one of our three branches.

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

Columbus Day	Monday, October 8 <sup>th</sup>
Veteran's Day	Monday, November 12 <sup>th</sup>
Thanksgiving Day	Thursday, November 22 <sup>nd</sup>
Christmas Eve	Monday, December 24 <sup>th</sup> (Half Day)
Christmas Day	Tuesday, December 25 <sup>th</sup>
New Year's Eve	Monday, December 31 <sup>st</sup> (Half Day)
New Year's Day	Tuesday, January 1 <sup>st</sup>

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

## Mark Your Calendar!

Members, please note that our Annual Meeting will be starting with refreshments on Feb. 19, 2013 at 6:00 P.M. at the Event Center in downtown Opelika, AL.

## Call to Serve Notice

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.

## Membership Drive Winners

Thank you to everyone that participated! The winners of the drawing were: 1<sup>st</sup> Prize (Grill) Angela Thomas, 2<sup>nd</sup> Prize (Kindle Fire) Christopher B. Tarver, and 3<sup>rd</sup> Prize (\$100 Gift Card) William Charles Cooper. Continue to tell your family and friends that they can join and have access to competitive savings and loan rates while having fewer and lower fees on their accounts. Anyone who lives, works, worships, or attends school in Lee County can join.

## Message from the President

Two years ago this month, I was blessed with the opportunity to become part of the staff at Four Seasons FCU. Since we are well into the football season, I want to use the game analogy as I reflect back on this time. Having been part of the organization for some time as one of the policymakers, I was familiar with the structure that we had in place. However, I can now attest to the stark reality that being a policymaker and being on the field, come game day, are two completely different situations even though it is the same team. The front office (policymakers) understands the league in which we are playing, and they understand the rules by which we have to play, but the only way to fully understand gameday is to be on the field of action.

Having now been on the field for two seasons, I have come to fully appreciate several things:

1. Every gameday is different, and every business day is gameday! We have committed ourselves to providing first-class service to each member of our credit union on a daily basis. This is quite a challenge, but one that we gladly face.
2. The rules change frequently, and this presents a two-fold challenge. First, your team must be aware of the changes, or there could be penalties. Secondly, change can be difficult and inconvenient for the members who are being served.
3. Winning is a team effort! How often do we read or hear about strife among team members resulting in losing efforts on gameday?

What a blessing to be a part of this team. Words cannot express the gratitude that I have for serving with them. Ephesians 6 teaches us to serve others as if we were serving the Lord, and Psalm 100 encourages us to serve the Lord cheerfully. These two passages describe the Four Seasons FCU team! They are truly the "home team advantage"!

I pray that we will continue to serve each of you with dignity and respect and that it will be pleasing to you. May the Lord bless you and your home!

On behalf of the home team,

Ronnie Lipham

## International Credit Union Week!



Join Four Seasons FCU and our community on October 17<sup>th</sup> at our Marvyn Branch, October 18<sup>th</sup> at our Pepperell Parkway, and October 19<sup>th</sup> at our Glenn Branch to celebrate International Credit Union Day. We will have hot dogs available for members and will be on-site to accept non-perishable food items and children's clothing donations that will benefit the East Alabama Food Bank and the Big House Foundation! Contact us for further details.

## New and Used Cars and Trucks

as low as **1.99%** APR\*

Get Pre-approved FAST!



Drive away HAPPY!



\*APR defined as Annual Percentage Rate. Subject to credit approval. Membership eligibility required. Ask for more details.

Membership eligibility required to join. Membership subject to approval. \$5.00 deposit required to join.



A number of credit unions have reported that their members are being recruited as money mules by fraudsters. So far, we have had no such fraud reported by Four Season FCU members, but we want to make sure our members are informed. Money mules unknowingly assist fraudsters in laundering stolen funds. The source of the stolen funds received by the money mules is often from account takeovers at other financial institutions through online banking systems.

Money mules are most often recruited through bogus job offers for payment processors, financial managers, or overseas representatives. Fraudsters typically find their potential money mules by searching websites where job seekers post their resumes. A key consideration in accepting the position is the ability to work from home.

Upon accepting the job, the money mules are notified they will receive deposits to their accounts via ACH and/or wire transfer. In some cases, the money mules are instructed to open an account at a financial institution in order to receive the funds. The mules are instructed to not share details of their new job with anyone. Upon receipt of the funds, the mules are instructed to either wire the funds to an account at another financial institution (foreign and domestic) or send the funds to individuals via Western Union. The money mules keep a portion of the funds deposited to their accounts as wages.

In one case, a member at another credit union was recruited to assist a foreign company in purchasing heavy construction equipment. The fraudsters deposited the stolen funds to the member's account via wire transfer. The member even received a bogus purchase invoice for the equipment from the fraudsters. The member was instructed to wire the funds to the equipment manufacturer's account, which turned out to be a fraudulent account opened by the fraudsters.

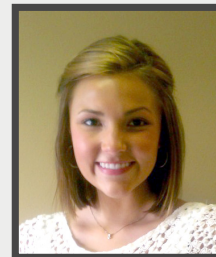
The deposits made to the money mule accounts via ACH and/or wire transfer were actually stolen from deposit accounts at other financial institutions and investment accounts held at brokerage firms. Using sophisticated banking Trojans, such as Zeus, fraudsters steal the login credentials of online banking users and investors who access their investment accounts online. The fraudster logs into the account and transfers funds via ACH and/or wire transfer to the money mules' accounts.

The money mules are recruited through means other than bogus jobs. Fraudsters often find their victims by searching online dating websites. The victim's new-found love fabricates a story to dupe the victim into laundering stolen funds. In a common scam, a fraudster located overseas claims to have a friend in the United States and wants the friend to fly overseas for a visit; however, the friend cannot transfer money overseas to purchase the ticket. The lovelorn victim agrees to help his/her newfound love and receives a deposit to his/her account with instructions to wire the funds overseas.

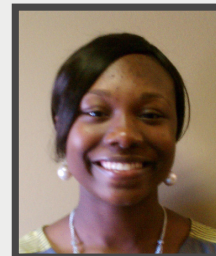
### **What can you do?**

- If you receive an e-mail similar to the circumstances above, you should delete it. Don't open any attachments or click on any links within the e-mail. Most of the time, if an offer is too good to be true, it probably is.
- Be careful in who you give out your personal details to online. Identity theft can happen in the blink of an eye. Four Seasons FCU offers protection that can help you deter identity theft at a very minimal cost.
- Keep an up-to-date anti-virus program on your computer and scan on a regular basis. This will help in keeping malicious programs off your computer that could potentially compromise your online account security.
- Do not store online account management passwords on your computer. Keep them safe, and don't make passwords easy and convenient for an attacker to find on a compromised system.

Every year, Four Seasons FCU awards scholarships to some of the brightest students in the Lee County area. The following students have displayed amazing academic performance alongside with strong extracurricular activities and deserve to be recognized for their hard work and dedication. Please help us in congratulating our 2012 scholarship winners!



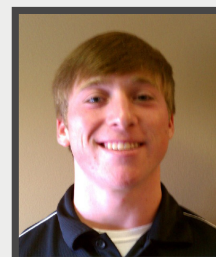
**Lauren E. Barreto**  
Beauregard High School



**Shaquitta R. Dent**  
Opelika High School



**Hannah G. Gregson**  
Auburn High School



**Brandon L. Powell**  
Smiths Station High School



**Carla N. Smith**  
Beulah High School



**Lisa R. Whitlow**  
Loachapoka High School