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

New Year's Day	Tuesday, Jan. 1 <sup>st</sup>
Martin Luther King Jr. Day	Monday, Jan. 21 <sup>st</sup>
President's Day	Monday, Feb. 18 <sup>th</sup>
Memorial Day	Monday, May 27 <sup>th</sup>

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



**Join us for our Annual Meeting in 2013!**

Members, our annual meeting is fast approaching! Please join us and engage in the well being of your credit union on Tuesday, February 19<sup>th</sup>, 2013 at the Event Center in downtown Opelika. There will be annual reports and an election of officers. There will also be door prizes and cash prizes, as well as entertainment provided by the Opelika High School Symphonic Band. Dinner will be served at 6:00 P.M., and the business meeting will begin promptly at 6:30 P.M. **Please make a reservation as soon as possible by emailing us at [info@fourseasonsfcu.com](mailto:info@fourseasonsfcu.com) or by calling any branch, Pepperell - 745-4711, Marvyn - 364-0470, or Auburn - 321-1260.**

Are you getting the most out of your accounts at Four Seasons FCU? Stop by and talk with a member service representative to see how you can make your financial life easier today!



**This savings secret is sure to please!**

**Open a Christmas Club Account NOW,** set-up Direct Deposit or Payroll Deduction, and be better prepared for Christmas 2013.

Small, frequent deposits add up.

\$5.00	per week - \$260
\$10.00	per week - \$520
\$15.00	per week - \$780
\$20.00	per week - \$1,040

Deposit totals above are based on 52 weeks beginning November 1<sup>st</sup>. Dividends will be paid annually on October 31<sup>st</sup> based on the average daily balance at the rate disclosed at that time.

**Message from the President**

Welcome to 2013! With the new year's arrival comes renewed hopes and optimism as new resolutions are made. We quickly glance backwards to assure ourselves that yesterday is gone and look longingly towards tomorrow with all its possibilities. "Hope springs eternal" today, just as much as it did way back in the 1700's when Alexander Pope first wrote these words.

The books are now closed on 2012, and the success experienced by your credit union was possible because each of you looked to Four Seasons FCU to serve your financial needs during the year. It is a privilege and an honor to be allowed to serve you, and our resolution for the coming year is to have a single purpose, which is service provided efficiently, respectfully, and accurately.

On behalf of the staff, may God bless each of you and your families with Joy and Happiness all year long.

Ronnie Lipham



Thank you staff, members, and residents of Lee County for your participation in our International CU Day Celebration that was held October 17<sup>th</sup> - 19<sup>th</sup> at each of our branches. Just as last year, we were very thankful to celebrate by giving back to our community through two very worthy non-profit organizations, East Alabama Food Bank and the Big House Foundation.

We collected 621 pounds of food and \$450 in donations. Adding the food and the monetary donations which will be used to get more food, this combined donation is the equivalent of over 3,618 meals. We also collected over 630 items of clothing for the Big House Foundation. That is a big impact in our community, and reflects the credit union philosophy of "People Helping People."

# Financial Education Corner

Savings Tips and More!

- 1. Consider needs versus wants. Think about the items you purchase on a regular basis. These add up. Where can you save?**
  - Do you eat out at restaurants a lot?
  - Can you cut back on daily expenses such as coffee, candy, soda, or cigarettes?
  - Do you have services you do not really need, such as cable television or a cell phone?
- 2. Direct deposit or automatic transfer to savings.**
  - When you get paid, put a portion in savings through direct deposit or automatic transfer.
  - If you have a checking account, you can sign up to have money moved into your savings account every month. What you don't see, you don't miss!
- 3. Pay your bills on time. This saves the added expense of:**
  - Late fees
  - Extra finance charges
  - Disconnection fees for phone, electricity, or other services
  - Fees to re-establish connection if your service is disconnected
  - The cost of eviction
  - Repossession
  - Bill collectors
- 4. If you use check-cashing stores regularly, you might pay \$3 - \$5 for each check you cash. This can easily add up to several hundred dollars in fees every year.**
- 5. If you get a raise or bonus from your employer, save that extra money.**
- 6. If you have paid off a loan, keep making the monthly payments to yourself. You can save or invest the money for your future goals.**



## 2013 Scholarships

Scholarship applications will be available Friday, February 1<sup>st</sup>, 2013 in our offices and at area high school guidance counselors' offices. We will be awarding several \$500.00 scholarships.

Applicants for our scholarships must be eligible, graduating high school students. The applications must be returned to the guidance counselors at each high school. Deadline for applications to be returned: Friday, April 5<sup>th</sup>, 2013 by 3:00 P.M. Contact any staff member or your guidance counselor on or after February 1<sup>st</sup>, 2013 for more details or to receive an application.



### Outstanding Employees!

Best wishes to Ann Newton as she begins a new chapter in her life, retirement. Ann has been an outstanding employee of ours for over 24 years. She has worked in many different capacities and done them all very well. Prior to her retirement, Ann was serving in position of Vice President of Security & Compliance. Ann's last day of dedicated service was on Wednesday, Nov. 7<sup>th</sup>. We will certainly miss her, but extend our most sincere congratulations to her.

### We would like to also congratulate:

DeDe Jackson	25 Years of Service
Sherry Hendricks	10 Years of Service
Amber Bellflower	5 Years of Service
Tywanna Lewis	5 Years of Service
Sharica Torrence	5 Years of Service

### Thank YOU Volunteers!

We are very fortunate to have dedicated board members and supervisory committee members, and we could never thank them enough for their commitment to serve as volunteer leaders of our credit union. You've all done a great job in serving, and we appreciate every one of you!

### Board of Directors:

Ed Smith, Chairman  
Bobby Donald, Vice Chairman  
Patricia Sankovsky, Secretary  
Emmitt Arrington, Treasurer  
Bobby Bond, Member  
Sidney Long, Member  
Jeanette Parker, Member  
Jeanette Peters, Member  
Ronnie Ware, Member

### Supervisory Committee:

Vann Daughtry, Chairman  
Tabatha White, Secretary  
Alfonza Freeman, Member