

Spring Newsletter 2013



Attention Debit Card Holders

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 e-commerce 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.



Your Entertainment Can Start Right Here!

Stop in the lobby of any one of our three branches for amazing deals on fun and entertainment!

Six Flags Day Pass: \$37.00
White Water Day Pass: \$30.00
VIP Carmike Movie Pass: \$7.50

In this Issue:

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

Memorial Day	Monday, May 27 th
Independence Day	Thursday, July 4 th

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

Join us as we sponsor and participate in the following community events: Garden in the Park - April 6th, National Credit Union Youth Week - April 22nd - 26th, Relay for Life Walk - April 26th, Auburn CityFest - April 27th, & March of Dimes Walk - May 4th. Contact us for details.

Our 2013 Annual Meeting was a Wonderful Success!



We really appreciated the great response from our members that replied to our request of making reservations for the meeting.

We had approximately 300 people in attendance, and we all enjoyed the delicious meal catered by A Little Taste of Home, the entertainment provided by Opelika High School Symphonic Band, and the door prizes. Congratulations to the cash prize winners and the new board members that were elected. We all certainly

appreciated getting the annual meeting packet with reports sighting the stability of our credit union. If you have any questions or suggestions regarding our recent annual meeting or any upcoming annual meetings, please do not hesitate to contact our President/CEO, Ronnie Lipham.

Message from the President/CEO - Life Is Uncertain!

During the past year, we, as a credit union, have served various members who were facing difficult periods in their lives. These situations were sometimes made more difficult because they created hardships in other areas of each person's life. In every situation we were involved with, there were financial implications. When you are facing a crisis in life, the one thing you don't need is the added pressure created by monetary stress. In many cases, we are blindsided by situations that we never even gave a second thought. One such situation involved a member who applied for a Visa Credit Card. Two cards were requested, one for the member and one for the spouse. The credit card and the obligation to satisfy the debt belonged to the member, the spouse was just an authorized user. The spouse had health issues which required a maintenance drug which had to be ordered through a "mail-order" pharmacy. This pharmacy allowed the spouse to pay for the prescriptions with a credit card. The pharmacy then maintained a record of the card number and would automatically ship the drugs every 90 days. The spouse used the member's credit card to order the drugs. Upon the member's death, the credit card account was closed per the requirements of the credit card agreement. A month later, the surviving spouse did not receive the maintenance drug refill. When the pharmacy was contacted, the spouse was told that the credit card "on file" was invalid. The spouse then had to send a check to the pharmacy to cover the cost of the drugs before they were shipped. If the spouse had been a member and a joint applicant on the credit card, then the account would have continued. This is just one of the situations that a surviving spouse can face during a very difficult time in life. Unnecessary Stress! If a spouse is not a joint owner on an account, then the legal system will decide who has access to any funds that might be in an account. If you are unsure about the status of your own account with Four Seasons FCU, please come by one of our locations and talk with a member service representative. We want to help remove the added stress of potential financial difficulties before they occur. It is never too early in life to be prepared for life's uncertainties. We are here to serve you.

On behalf of the staff,

Ronnie Lipham

"Cast all your anxiety on Him, because He cares for you" 1 Peter 5:7

2013 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 confidentially 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.