



Important Credit Union Service Center Notice

Members, please be aware that checks in the amount of \$150.00 or more that you deposit at any of the Credit Union Service Center Branches nationally or internationally will be placed on hold. This is a Credit Union Service Center Branch option. If at anytime this hold causes you to experience any inconvenience, please contact us to discuss the matter and allow us the opportunity to try to accommodate your needs.

We still consider these 5,000+ national and international additional branches a very convenient way for you all, our members, to access your account when you are traveling. If you move, you can still very easily keep and maintain your account. This service is also great for assisting your college students or other relatives with immediate funds. For more information, please visit us anytime at www.fourseasonsfcu.com and click on the Our Services tab.

2013 Scholarship Winners

Four Seasons Federal Credit Union would like to congratulate the following scholarship recipients:

Ansley Knight - Auburn High
Xzavier Graham - Opelika High
Melanie Baker - Beauregard High
Ashley Buckner - Lee Scott Academy
Erin Carter - Smiths Station High
Markeyunna Lewis - Loachapoka High

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

Independence Day	Thursday, July 4th
Labor Day	Monday, September 2nd

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

Attention Debit Card Holders Who Have Savings Accounts and No Checking Accounts.

For existing members who have savings accounts only and a Four Seasons Federal Credit Union Visa Debit Card for the savings account, we must regretfully inform you that we will be closing your debit card on September 3, 2013. The purpose of a debit card is to allow an account holder to make purchases against an open transactional account. This means these cards are issued only to members who have open checking accounts. Due to the purpose of the debit card, we can no longer allow debit cards to be active on a savings account only. In order to keep your debit card active, you must open a checking account before September 3, 2013. See a member service representative to see if you qualify. Please note: There will be no change to debit cardholders who already have an open checking account.

Message from the President Life In The Fast Lane - We have loans for that!

During the long Memorial Day week-end, Becky and I traveled to Northeast Tennessee to visit our baby girl and our son-in-law. We make this trip several times every year, and over the past several years, I have noticed a trend taking place. The average age of the vehicles that we encountered had increased significantly. If you have shopped for a good used vehicle lately, then you know that this is true because there are fewer available, and when you find one, the price is high, sometimes close to the price of a new vehicle.

The trip over the Memorial Day weekend revealed a change in this trend. For the first time in a while, there appeared to be an increase in the new vehicles on the road. I spend a good deal of my driving time in the "fast" lane (Becky says that I feel the need to be the lead dog!), and this provides more opportunities to see who you are traveling with as you go by them. The number of new cars appeared to have increased significantly.

If you are one of the many who decided to hold on to your vehicle a little longer than you normally would, and now you have decided it is time to upgrade, then there are a couple of things to consider as you go in pursuit of your next vehicle.

First, don't be impulsive when you start your search. I have always been told that you should never go grocery shopping when you are real hungry because you will buy more than you need. This warning can also apply to your vehicle search, especially if you have been driving your current vehicle for a number of years. Remember, the person who is selling you the vehicle has to sustain themselves and their families on the income generated by their sales. It is in their best interest to sell all they can, but not necessarily in your best interest. Secondly, be prepared before you go shopping. Just as you don't go grocery shopping without knowing how much you can afford and how you are going to pay for it, you should not go shopping for a vehicle without the same consideration.

When you do decide to start the process of making your next vehicle purchase, please consider your credit union for your financing. We can pre-qualify you so that you are prepared to purchase when you find the right vehicle, or we can work with you after you find what you are seeking. We want to help you make the right choice. Remember, our primary concern is you, the member, not the sale.

We appreciate your membership and pray that we always serve you with dignity and respect. May the Lord bless each of you with joy and happiness.

On behalf of the staff,


Ronnie Lipham

"Teach us to number our days, that we may gain a heart of wisdom." Psalms 90:12

Sam's Club Membership Drive

Members, enjoy great savings from Sam's Club. Representatives will be on-site at all locations from 10 a.m. to 4 p.m. on the following days:

August 2nd at our Pepperell Parkway Branch
August 9th at our Glenn Avenue Branch
August 16th at our Marvyn Parkway Branch.

As an added benefit, members of Four Seasons Federal Credit Union who sign up or renew their Advantage Membership (\$45) or Business Membership (\$45) 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.

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, you can complete the appropriate form provided by any of our IRA representatives.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Please contact a member service representative if you have any questions regarding this matter.

In-house Check Printing Fee

Effective Tuesday, September 3, 2013, members who have checking accounts who choose to have checks printed in-house, in lieu of ordering checks from our vendor, will incur a fee of \$5 per sheet of checks.

If you have any questions regarding this fee, please do not hesitate to contact us.

We Welcome Two New Select Employee Groups (SEGs)

Four Seasons Federal Credit Union welcomes two new employers, KO & AM Industrial Services, LLC and Hanwha L & C Alabama, both in Opelika, AL, who are allowing their employees the benefit of financial services provided by our credit union.

These new partnerships can generate approximately 326 new members being added to our large and growing financial family. The employees' immediate family members and household members are eligible to join the credit union as well.

NO PAYMENTS FOR 90 DAYS!

Now is the time to buy that NEW or USED vehicle that you've been needing!

Rates as low as

1.9%
APR*

with terms up to 72 MONTHS!



01197-NEWS-0613



*APR is defined as Annual Percentage Rate. Additional terms and conditions apply. Ask for details. Membership eligibility required. Subject to credit approval. Rates applicable to new loans or refinances from lenders other than Four Seasons FCU. This promotion is effective May 20, 2013 and is subject to change at any time without prior notice.

Phone: (334) 745-4711 or (800) 715-2122

www.fourseasonsfcu.com