

Winter Newsletter 2014



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We will be closed to observe the following holidays:

New Year's Day	Wednesday, January 1st
Martin Luther King, Jr. Day	Monday, January 20th
President's Day	Monday, February 17th

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

ANNUAL MEETING NOTICE - PLEASE MAKE YOUR RESERVATIONS.

On Tuesday, February 11, 2014, we will host our **Annual Membership Meeting**, and we are excited about seeing as many of our members as possible. The annual meeting will be held at the Event Center, downtown Opelika, AL. Dinner will begin at 6 p.m. and the business meeting will begin at 6:30 p.m. **Reservations will be necessary for attendees and will be taken by calling any branch or emailing us at info@fourseasonsfcu.com January 1 - 31, 2014.**

There will be annual reports and an election of officers. There will also be door prizes and cash prizes, as well as some special entertainment by the Opelika High School Jazz Band. Please plan to attend so you can become more informed about YOUR credit union.

IMPORTANT MEMBER NOTICES

Attention Account Owners with Authorized Users

If you have an authorized user on your account, please contact one of our member service representatives at any of our three branches at your earliest convenience. There are some account changes that need to take place. This notice does not apply to business account owners.

Notice to All Members with Debit Cards

All of your debit card transactions will not require your personal identification number (pin) at this time. You can continue to use the debit card just as you have in the past, with or without your pin.

However, if you have lost or forgotten your pin number, we will be waiving the fee of \$5 to get a replacement pin during the month of January. Stop by any branch to request your new pin.

BE PREPARED FOR CHRISTMAS 2014!

You can be prepared for Christmas this year by opening a Christmas Club Account now and beginning a consistent, automatic deposit to the account. The automatic deposit service that we can provide for you is very reliable and convenient. If you already have a Christmas Club Account, now is the time to consider making any changes to your deposit amount. Otherwise, any automatic transfers, scheduled payroll deductions, or scheduled direct deposits to this account will remain in effect for your Christmas Club Account. On or after October 31, 2014, your account balance, plus dividends, will be transferred to your savings account.

MESSAGE FROM THE PRESIDENT

The Sunshine of Your Love!

"Those who bring sunshine to the lives of others cannot keep it from themselves" J.M. Barrie

In your day-to-day encounters with other people, do you find that your attitude is affected by their actions, whether in words or in deeds? It is very easy to allow others to "rain on our parade". We have just journeyed through a season, which creates many opportunities for "frayed feelings". The Christmas season has been transformed from a time of family gatherings filled with love into a period of high anxiety. You fret over what presents to get for everyone, when and where you will gather, and what you will have on the menu. These decisions sometimes carry with them the potential for disaster. The strain on our relationships can sometimes last for years. We can also feel the warmth of kind words and deeds of love in our relationships.

Relationships are important. There is no part of our journey through life that is not affected by relationships. We are influenced, so much, more than we sometimes realize, by those who cross our paths. As I reflect back on my journey, I realize how greatly the words and actions of others has shaped who I am. There are relationships that only lasted a few moments, and there are others that have continued for years. Some of those that only lasted a few moments have still had a lasting impact, good and bad. The reality of relationships is that both parties are affected. Just as I have been impacted by those who have been a part of my journey, they have likewise been affected by the shared time.

When we look back, there is no question that those relationships that are defined by an attitude of love will be the ones that we cherish most. It is a very true statement that where we bring sunshine into the lives of others, it will also brighten our own lives. As we start a new year, may the Lord bless you with the light of His love.

We are thankful that you allow Four Seasons Federal Credit Union to serve you.

Sincerely,

Ronnie Lipham

FIRST QUARTER FINANCIAL TIPS

HAVE GREATER SECURITY

GET MEMBER'S CHOICE® CREDIT DISABILITY & CREDIT LIFE INSURANCE.

It's a way to help protect your loan. There's no way to predict an injury, illness or your unexpected death, but you can take steps along the way to make sure your family is provided for if the unforeseen were to happen. MEMBER'S CHOICE Credit Disability and Credit Life Insurance may help to pay your loan so you or your loved ones don't have to.*

HOW DOES IT WORK?

The premium is included in your monthly payment. If you have a balance on your loan and are totally disabled due to a covered injury or illness or in the event of your unexpected death, MEMBER'S CHOICE Credit Disability and Credit Life Insurance may help.* By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your family's financial future. Your loan officer can show you how. You won't receive extra bills or statements; everything is included in your monthly payment. You can cancel coverage at any time if you change your mind. If coverage is canceled within the first 30 days you will receive a full refund. If at any point you have questions, or if your family needs to file a claim, simply contact your credit union. Coverage is immediate for eligible borrowers.

WHY IS IT VALUABLE?

MEMBER'S CHOICE Credit Disability and Credit Life Insurance work in two different ways. You and your family won't have to make loan payments if you're totally disabled due to covered injury or illness. It will help pay your loan until you're fully recovered, or in the event of your unexpected death, it may pay off the loan.* Savings, salary, or payoffs from other life insurance may be used for other important things, giving your family financial freedom when they need it most.

*Up to your policy maximums; per terms and conditions and exclusions on your Credit Insurance Certificate. Contact any of our loan officers for more details.

COME BY AND GET PRE-APPROVED!!

When you speak to our loan officers before making a purchase, you gain knowledgeable insight on what you can afford, what your payment(s) will be, and you are also made aware of other products and services that we provide to help our members protect their income and assets.

There is no better way to do business than to become educated, before your purchase. We don't just say that we love our members, we show how much we love our members by helping them to make the best financial decisions possible.

KEEP YOUR ACCOUNT INFORMATION UP-TO-DATE!!

When there are changes in life due to marriage, divorce, birth, death, etc. of an account owner or beneficiary, taking a few minutes to update your records could save your family a lot of time, money, inconvenience, and embarrassment. Please take a few minutes and stop by to review all your account information with us. You and your family will be so happy that your affairs are in order.

HAPPENING IN THE COMMUNITY

DeDe Jackson Speaks to Lion's Club!



DeDe Jackson, Vice President of Marketing at Four Seasons Federal Credit Union presented a synopsis of services offered by the credit union, which has over 9,000 members and 3 branches in the Opelika-Auburn area. Membership is available to any person employed by one of their many select employee groups (SEGs), any immediate family or household member of an existing member, and also to anyone who lives, works, worships or attends school in Lee County. All members are required to open a savings account with a minimum of \$5.00. Four Seasons is a full service, not-for-profit financial institution. DeDe was introduced by Lion William Browning, a former member of Four Seasons' board of directors.

Recently, DeDe was also the speaker at a lunch and learn session for the employees of the Lee County Youth Development Center. The topic was Personal Finances 101.

SCHOLARSHIP APPLICATION NOTICE

Every year, Four Seasons Federal Credit Union gives out scholarships to graduating high school students who display academic achievement and extracurricular involvement. Students who need financial assistance are also welcome to apply.



Applications will be available on Monday, February 3rd, in our offices and in counselors' offices. The applications must be turned back in to the counselors by Friday, April 4, 2014.