

# Spring Newsletter 2014

  
**Four Seasons**  
FEDERAL CREDIT UNION

## Fee Schedule Notice of Changes

There have been several changes to our credit union fee schedule that will be effective June 1, 2014, and we are encouraging all members and all joint account owners to read the fee schedule in its entirety, paying special attention to the fees with a red asterisk (\*) which have been changed. The fee schedule is a separate insert in this current statement. If you have any questions regarding any of the fees listed, please do not hesitate to contact us.

## Spring Financial Tip

Many consumers don't realize that having proper insurance can be a vital part of their financial stability. Because we love our members and care about their overall financial well-being, we allow our members to have access to a variety of competitively priced, insurance products from a very sound insurance company. If you are interested in any of the following insurance products; Accidental Death & Dismemberment, Life, Auto, or Home, please visit [www.trustage.com](http://www.trustage.com) or call 1-888-888-0375. We also have brochures in our branches.

## Scholarship Application Reminder

All high school seniors desiring to apply for our 2014 FSFCU Scholarships are asked to turn in their completed scholarship application and other requested documentation to their school counselor by 3:30 p.m. on Friday, April 4, 2014.

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

Memorial Day	Monday, May 26 <sup>th</sup>
Independence Day	Friday, July 4 <sup>th</sup>
Labor Day	Monday, September 1 <sup>st</sup>

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

## Looking for Ideas for Some Family Fun?

Members, check with us to get information about our discounted entertainment tickets for the 2014 year! Stop by the lobby of any branch for some amazing deals on the following:

Carmike Movie Theater, Georgia Aquarium, Six Flags, and Whitewater.

## Sam's Club Membership Drive

Members, enjoy great savings from Sam's Club. Representatives will be on site from 10 A.M. to 2 P.M. on Friday, April 4<sup>th</sup>, at our Pepperell Parkway Branch; Friday, April 11<sup>th</sup>, at our Marvyn Parkway Branch; and Friday, April 18<sup>th</sup>, at our Glenn Avenue 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.

## Message from the President Service - Getting Down to the Heart of the Matter!

If you attended our Annual Membership meeting, you will recognize the title above as the theme of that meeting. The reason behind the theme is simple....service is the one area where your credit union can excel. We offer our members very competitive rates on all types of loans, and we offer competitive dividends on savings accounts. We lead the market in many of these products and try to match or exceed any legitimate offers extended to our members.

Credit unions have always been on the leading edge where rates are concerned, and even in the current competitive market they remain there. So, you have many comparable options when you shop for rates in the market place. So, why should you choose Four Seasons FCU? When you get right down to the heart of the matter, it is the relationship. A relationship based on your desire to be provided a needed service with dignity and respect. Seems simple, yet we find that it is not always easy. Four Seasons FCU exists for one purpose; to serve the members.

Fifty years ago, this October, the credit union was organized for this one purpose. Over this fifty year period, that simple purpose has become increasingly more difficult to fulfill. Continually increasing regulation takes what used to be a simple process and makes it very complex. More and more we hear members comment on the changing process of doing business and how difficult it has become. This change has affected everyone, and we recognize the irritation that it sometimes can cause. That is why we will always seek to improve the process of delivering competitive financial products that you want, in a manner that makes the transaction as easy as possible on you. This is what we call getting down to the heart of the matter. We want to be known by our members as a place where, "we can match their rates, but they can't match our service!" Let us know if we are truly 'getting down to the heart of the matter'. **Please visit our website, [www.fourseasonsfcu.com](http://www.fourseasonsfcu.com), to complete a survey online, or you can obtain a survey form at any of our branches. We want to hear from you, because your opinion truly matters.**

May the Lord bless each of you!

On behalf of the Board and Staff,



Ronnie Lipham

## 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.

***Please contact us before you begin any travel plans to inform us that you will be traveling. This notification to us will prevent any inconvenience to you with purchases or access to your funds.***

## 2014 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.

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

**www.fourseasonsfcu.com**