



Four Seasons
FEDERAL CREDIT UNION

Summer Newsletter 2014

Summer Financial Tip

If you haven't done so already, please take the time to complete a thorough review of your credit bureau report. Everyone is advised to check their credit report annually, at the very least. A thorough review can aid in the prevention of identity theft and erroneous facts reported to the credit bureaus. You can request a free credit report annually by visiting:

www.annualcreditreport.com

Thanks for Participating in Our Member Survey!

Whether you completed one of our Member Survey Forms at our Annual Meeting, on-line, or in any of our offices, we appreciate your feedback. Your opinions matter as we continually strive to provide the service you want, and the respect you deserve.

Stay Connected by Frequently Visiting Our Website!

Many times, the information you are seeking can easily be found on our website, www.fourseasonsfcu.com, 24 hours a day, 7 days a week. All our products and services are listed with pertinent details with all current rates.

I encourage you to thoroughly visit the site and review ALL that we have to offer. You will find that we can be your one-stop shop for all your financial needs.

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

Independence Day	Friday, July 4 th
Labor Day	Monday, September 1 st
Columbus Day	Monday, October 13 th

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

2014 High School Scholarship Winners

Four Seasons FCU would like to congratulate all 2014 graduates and extend our best wishes for futures filled with success. The graduates that will receive one of our \$500.00 scholarships are as follows:

Emma Gregson and Ciarra Kinsey - Auburn High School
Tiara Baker and Rebecca Turner - Beauregard High School
Tiffany Messer - Beulah High School
Brackin Stewart - Lee Scott Academy
Mia Frazier and Marcus Marshall, Jr. - Opelika High School
Hunter T. Stewart - Smiths Station High School

Message from the President

Don't Let the Moment Pass You By!

I had a conversation with an old friend recently, who had just celebrated his 64th birthday. He mentioned the times in our earlier years when we viewed the 60's as an ancient age. He could remember listening to a Beatles tune "When I'm 64" and thinking that such a time was so far away. Then he said, "Ronnie, you know in some ways it just seems like yesterday, but I look back and realize how the years have slowly shaped my perspective of what is important."

What is important? The answer to that is constantly changing in our lives. In our earlier years, the ability to acquire "things" was often the guiding principle in our lives. We strive and strive to accumulate, believing that after the next big acquisition, we will have "made it". Then we begin to wonder how much is "enough"? Before long, we turn around and the years have swiftly gone by, and now the guiding force is our memories of the past. We suddenly realize that there were so many special moments in life that were filled with joy, yet we did not even realize how special they were at the time. At one point in that Beatles tune, the lyrics address life when one reaches 64 when it says, "Doing the garden, digging the weeds, who could ask for more?"

Yes, our perspective does change. Those moments spent together doing the simple things in life are so special. My children, who are now parents, have shared with me the things that they remember most from their childhood. It was not the things acquired, but the moments shared. Please don't miss the really "special" opportunities that come your way. To quote Aerosmith, "Life's a journey, not a destination, and I just can't tell just what tomorrow brings..." Take the time to enjoy the blessings of the present before they become the past. May the Lord bless you with the ability to stop and smell the roses.

Ronnie Lipham

Estate Planning Opportunity for Interested Members - DO YOU NEED A WILL?

As a member benefit, The law firm Trimmier, Kudulis and Reisinger, L.L.C., is planning to provide you with a special opportunity to discuss having your will made. You may be asking, "Should I have a will?" or "Do I need a will?" Well, here are a few reasons for having a will:

- * A will is the only way of insuring that your wishes regarding the disposition of your property are properly met.*
- * A will can relieve some of the burdens placed on your heirs by the probate court.*
- * A will can save your estate money since many costs associated with an estate may be waived in the will.*
- * A will allows you to pick who will oversee your estate.*

Trimmier, Kudulis and Reisinger, L.L.C. will be at the offices of the Credit Union from 10:00 A.M. to 4:00 P.M. on July 25, 2014 to conduct individual interviews. You will be under no obligation at your interview, but if a will is prepared, a fee will be charged according to your situation. If you are interested, please call the Credit Union at 334-745-4711 to schedule an appointment.

The Alabama State Bar requires the following disclosure to be made: "No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers."

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.

Need Money for A Vacation?

Come by and allow us to finance or refinance any NEW or USED VEHICLE!

- We have new and used vehicle loan rates as low as **1.9% APR***.
- We will finance up to **130% of NADA Clean Retail**.
- Terms are available up to **84 months!**
- Plus, we offer **NO PAYMENTS FOR 90 DAYS!**



Since you won't have any payments for 90 days when you finance or refinance your vehicle with us, this money can be used for a much needed getaway.

*APR is defined as Annual Percentage Rate. Additional terms and conditions apply. Membership eligibility required. Loans are subject to credit approval. Rates are applicable to new loans or refinances from lenders other than Four Seasons Federal Credit Union. Equal Opportunity Lender. This promotion is subject to change at any time.

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