



50th Anniversary

Come Celebrate with Us!

All members and the entire community are invited to come by our Pepperell Parkway and Marvyn Parkway Branches, from 11 a.m. until 1 p.m. on Thursday, October 16th, to take part in our anniversary celebration. We will also be observing International Credit Union (ICU) Day as well.

We will be serving lunch and giving a gift to all members that attend. So mark your calendars and plan to come.

Beat Bama Food Drive

Since 1994, the Beat Bama Food Drive and the Food Bank of East Alabama have united students, faculty, staff, alumni and community members to help “fight” hunger and poverty in East Alabama by challenging the University of Alabama and the Food Bank of West Alabama to see who can collect more non-perishable food to help the needy. This good-natured competition has made an impact that reaches beyond the campuses where it began. The competition has raised nearly 3 million pounds of food for Alabamians without enough to eat. **Our credit union will be participating by having collection barrels in our branches from October 13th until November 24th. So bring your non-perishable food donations to help us win the food fight trophy in East Alabama as we look to beat hunger. Children’s clothing items will also be collected in our branches for the BigHouse Foundation.**

In this Issue:

- Holiday Closing Notices
- Annual Meeting Notice
- 50th Anniversary Celebration
- Beat Bama Food Drive
- Message from the President
- Board Nominees
- We Have Money to Lend
- Christmas Club Notice

We will be closed to observe the following holidays:

Columbus Day	Monday, October 13th
Veteran’s Day	Tuesday, November 11th
Thanksgiving Day	Thursday, November 27th
Christmas Eve	Wednesday, December 24th, at noon
Christmas Day	Thursday, December 25th
New Year’s Eve	Wednesday, December 31st, at noon
New Year’s Day	Thursday, January 1st

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

ANNUAL MEETING NOTICE! PLEASE MARK YOUR CALENDARS!

On Tuesday, February 10, 2015, we will host our **50th Annual Membership Meeting**, and we are planning a wonderful celebration for this momentous occasion. 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, 2015.**

There will be annual reports and an election of officers (see board nominees on the back page). There will also be door prizes and cash prizes, as well as some special entertainment. Please plan to attend so you can become more informed about YOUR credit union.

Message from the President.....“Mixed Emotions”

Life is indeed a journey which is traveled over uneven terrain. There are both peaks and valleys which we traverse as we go. October 2014 holds both, very close together, for our credit union family.

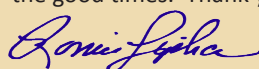
The Valley

Effective October 1st, we closed the East Glenn Branch in Auburn. This decision was made only after prayerful consideration of the current volume of business and the cost of supporting that branch. We have been serving our members, as well as members of other credit unions, at that branch since 2007. When the location was originally chosen, we anticipated a real growth of our membership in that part of the county, and we wanted to provide a full-service branch for our members in that area. Unfortunately our membership growth has not been in this part of the county, but in areas near our other branches. I apologize to our current members who were using the East Glenn Branch and now must travel to another branch. I truly believe there are enough potential members in that part of the county to support a full-service branch, and we want to reach them. Although this is a very real valley in our journey, I look forward to the day that we can announce the grand opening of another full-service Auburn branch.

The Peak

On October 4th, our credit union will start its 50th year. Fifty years ago, a group of employees at the Opelika U.S. Rubber Tire Company Plant were granted a charter establishing the Opelika Rubber Workers Federal Credit Union. The tire company provided the newly chartered credit union office space to serve its members, and so the journey began. The credit union grew slowly and, over the years, continued to add members and services. The name was changed to Royal Federal Credit Union to reflect the affiliation with U.S. Rubber Tire Company’s name change to Uniroyal Tire Company. As services and members grew, there was a need for a bigger facility, and so the credit union built their first stand-alone location in front of the tire plant. In 1993, the credit union was granted the right to serve the employees of other businesses in the area, and for the first time, people other than Uniroyal employees and their families had the opportunity to be a part of our credit union family. In December of 2000, the credit union was granted the right to serve anyone who lives, works, worships or attends school in Lee County. In April of 2007, we changed our name to Four Seasons Federal Credit Union. Many of those responsible for our creation back in 1964 are still members today, as well as their family members over several generations. We are so very thankful for their efforts and their loyalty. We are also thankful for those who have joined since that time. Whether you are a charter member or one who just joined yesterday, you are important to us. It is an honor and a privilege to serve you, and we know your loyalty has to be earned every day.

I am very fortunate and very blessed to have been a part of this journey. The journey ahead holds both peaks and valleys, but as a family we will survive the tough times and prosper together during the good times. Thank you for being part of the journey!



Ronnie Lipham

The following members were nominated by the Nominating Committee for the expired terms on the Board of Directors. Any other member may petition to be on the ballot and such petition must be signed by 89 members in good standing. There will be no nominations from the floor, and if there are no nominations by petition, then the election will not be by ballot.

Bobby Bond



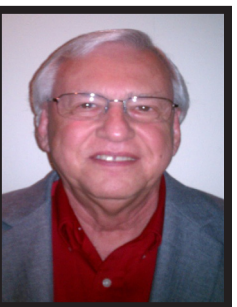
Mr. Bobby Bond currently serves on our board of directors, where he has been an active member for over 27 years. He is a lifelong resident of Opelika, has been married for 47 years and has two daughters, a son-in-law and three grandchildren, who are all credit union members. Bobby worked for our original sponsor, Uniroyal Tire Manufacturing, where he started as a tire builder in 1967. He moved from tire building to the quality department where he spent the remainder of his 42 plus years with the company. Bobby is a member of Trinity United Methodist Church, an avid Auburn supporter, and a veteran. Since his retirement, Bobby enjoys reading, Auburn sports, traveling, working outdoors and spending time with his grandchildren. During his time on the board of directors, Bobby has been very active, participating in numerous development conferences, completing the necessary coursework for the Volunteer Achievement Program, and serving the members at the monthly board meetings. Bobby remains committed to serving our members and pledges to continue to serve faithfully, if re-elected.

Vann Daughtry



Mr. Vann Daughtry worked for over 30 years and retired from B.G. Goodrich/Uniroyal Tire Company, working in Quality Control, Scheduling, and as Tire Building Supervisor. Vann served three years as Board Member for Auburn Parks & Recreation. He served four years on our Supervisory Committee, three as the Chairman, and is currently serving as a Board Member. He attended several courses pertaining to functions of a credit unions, and was trained to audit internal and external records. Vann is a member of The American Legion Post 152, three years as Commander, currently serving third year as Adjutant, Commander of Chapter 2205 Military Order of the Purple Heart in Montgomery, AL, Commander of the 24th District American Legion in the State of Alabama, and he served as Sr. Vice Commander for one year and Jr. Vice Commander for one year. Vann has Business Degrees from Southern Union and Troy State. Vann also coached fast pitch softball, baseball, and football for over 25 years in Auburn and Opelika Recreations. He's been married to his wife Judy for 47 years, has three children, and nine grandchildren. Vann is seeking his second term on the board and wants to continue to serve FSFCU and its' members.

Ed Smith



Ed Smith has been a credit union member for 32 years. He retired from B. F. Goodrich after 41 years of service and dedication to the company. His last position there was in the Development Qualification Center [DQC]. Early on, he became a veteran of the United States Army, after having served in the 1960s. He has been on the board of directors for Four Seasons Federal Credit Union for the past eighteen years, and is currently serving as Chairman of the Board of Directors. Mr. Smith has completed several credit union education courses over the years, and takes his responsibilities as a board member very seriously. Ed has been married to his lovely wife, Beverly, for the past 20 years and they have four children and five grandchildren. If re-elected, Ed commits to serving the members of Four Seasons Federal Credit Union to the best of his ability.

All nominations by petition must be submitted by January 9, 2015. Please contact Ronnie Lipham at 334-745-4711, ext. 1104, with any questions regarding nominations by petition.



WE HAVE MONEY TO LEND!

REFINANCE or BUY your New or Used Vehicle NOW! We'll finance your auto, truck, or SUV. Our Vehicle Loan rates are as low as **1.9% APR***

Boat, RV, and Other Collateral Loans are as low as **4.90% APR***

Motorcycle Loans are as low as **4.40% APR***

Mortgage, Home Equity, and Land Loans are as low as **5.25% APR***

Mobile Home Loans are as low as **6.25% APR***

Our VISA Credit Card rates are as low as **7.9% APR***

- No Annual Fee and No Cash Advance Fee.
- 25-Day Grace Period.

Our Signature Loan rates are as low as **8.4% APR***

Business Loan rates are competitive, but vary, depending on the collateral and terms.

Certificate Secured Loans are as low as the rate being earned plus **2% APR***

Savings Secured Loans are as low as the rate being earned plus **3% APR***

Before you buy, we encourage you to come in and get pre-approved for all your loan requests.

Please know that we are required by NCUA, our regulator, to obtain a completed and signed loan application AND proof of income for EVERY loan request!

Loans are subject to credit approval. Some exclusions and limitations apply. Contact us for more details. Equal Opportunity Lender. *APR is defined as Annual Percentage Rate. Vehicle promotional rates are applicable to new loans or refinances from lenders other than Four Seasons Federal Credit Union. Rates are subject to change at any time.

Attention Christmas Club Account Owners

Your Christmas Club Account balance, including dividends, will be transferred to your Savings Account, type 01, on November 1, 2014. Any automatic transfers, scheduled payroll deductions, or scheduled direct deposits to this account will remain in effect for your Christmas Club Account.

If you would like to make any changes to this account or to the deposits going into this account, please stop by one of our branches and see a member service representative at your earliest convenience.