

1st Quarter Newsletter 2020



We will be closed the following holidays:

Martin Luther King, Jr. Day
President's Day

Monday, January 20th
Monday, February 17th

Please note that our ATMs, NexGen Mobile App and Online Account Access, as well as Fast Track Phone Banking are available during these times.

ANNUAL MEETING NOTICE! PLEASE MARK YOUR CALENDARS!

On Thursday, April 2, 2020, we will host our **Annual Membership Meeting**. The annual meeting will be held at the Bottling Plant Event Center, downtown Opelika, AL. Refreshments will be served at 6 p.m., and the business meeting will begin promptly at 6:30 p.m. Reservations will not be necessary for attendance, and the dress code is business casual.

There will be annual reports and an election of officers (see board nominees listed below). There will also be door prizes and cash prizes. Please plan to attend so you can meet and greet the Board of Directors, Supervisory Committee, staff, other members and visitors that may attend. You will become more informed about YOUR credit union.

Member Reminder

Several account changes were previously disclosed in the 2019 Fall Newsletter that went into effect January 2, 2020. Please read it if you haven't done so already.

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.



Mr. Bobby Donald has been a credit union member for 47 years. He retired from the B.F. Goodrich Tire Plant in Opelika with over 36 years of service. He currently serves on the Board of Directors and as treasurer of the Osher Lifelong Learning Institute, an outreach program of Auburn University. Mr. Donald served 8 years as a member of the Alabama AFL-CO Executive Committee. He served on our credit union Supervisory Committee from 1998 until 2006, during which time he took extensive training in credit union security procedures, and he has served on the Board of Directors since December, 2006.



Mr. Sidney Long has been a credit union member for over 39 years and is a retiree of the B.F. Goodrich Tire Plant. He was the Lead Architect Person in the Quality Control Department and brings over 24 years of management/supervisory skills. He has served as a credit union board volunteer for over 20 years, and he has taken extensive credit union supervisory and board member educational courses which have given him an excellent understanding of the operations of credit unions. He has been an asset to the credit union while serving on the board.



Mr. Ronnie Ware has been a member of Four Seasons Federal Credit Union for several years. Ronnie is the co-owner of Gentry and Ware Motor Company which has served the Lee County area since 1989. Mr. Ware has served on several boards and advisory committees with organizations in the community including the Boys and Girls Club, Future Business Leaders of America, and the Opelika Chamber of Commerce. He currently serves as a board member of Four Seasons Federal Credit Union as well as the Industrial Development Authority for the city of Opelika.

ALL NOMINATIONS BY PETITION MUST BE SUBMITTED BY FEBRUARY 19, 2020. PLEASE CONTACT RONNIE LIPHAM AT 334-521-7049 WITH ANY QUESTIONS REGARDING NOMINATIONS BY PETITION.



Be intentional about making better financial decisions in 2020. With us.....

- You'll pay less fees.
- You'll have convenient deposit options and competitive savings rates.
- PLUS, after your holiday shopping, you can apply for our **DEBT CONSOLIDATION LOAN** to get a lower loan payment AND rate.

These are just a few of the ways we can save YOU money. I'm telling you, Four Seasons Federal Credit Union can help make a FINANCIAL DIFFERENCE in YOUR life. Don't delay.

Membership eligibility required. Loans subject to credit approval. Some limitations apply. Equal Opportunity Lender. Contact us for more details.



We know that first-class convenience is the key to being a successful financial institution! Four Seasons FCU puts its members first by allowing them FREE access to walk into more than 5,000 Shared Branches across the United States.

For our members' convenience, there is also an online CO-OP Shared Branch locator tool that will disclose to you all the other credit unions branches that you can walk into and transact business as if you were in one of our branches. You can access this tool 24/7 at <http://www.co-opsharedbranch.org/>

If you would like to take advantage of this convenient service, please inform a staff member at either of our branches. Some limitations apply.



Four Seasons Federal Credit Union is happy to be able to give scholarships to several graduating high school students. The scholarships will be given based on many factors that include, but are not limited to, the following criteria: Four Seasons FCU membership, grade point average, scholastic awards and achievement, extracurricular school involvement, community and civic involvement, leadership experience, work experience, recommendations, financial need, and essay.

The scholarship applications will be available on Tuesday, February 18, 2020 in our credit union branches and high school counselors' offices.

The completed applications should be returned to the high school counselors by Friday, April 3, 2020. The counselor will return all completed scholarship applications to the credit union.

Thank You Members!

Thank you for choosing to do business with us. We sincerely value the confidence that you have placed in us to handle your financial affairs and to maintain a very sound financial institution. Each time you come in or call, we are honored to serve you and your family.

Please be sure to think of us first when a financial need arises. We want to help ensure that you are making financial decisions that will make you happy and provide some flexibility, rather than becoming financially stressed-out and locked-down for several years.

Our focus is on YOU, our members, not profits.