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### We will observe the following holidays:

Independence Day	Saturday, July 4th
Labor Day	Monday, September 7th
Columbus Day	Monday, October 12th

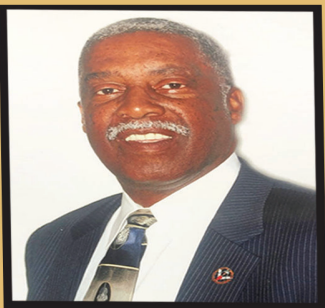
Our ATMs, NexGen Mobile App and Online Account Access, as well as Fast Track Phone Banking are available during these times. See a staff member to enroll in these services or to get some assistance with usage.

# In Loving Memory



"We're here to serve," is what Ronnie Lipham always said to the staff of Four Seasons Federal Credit Union. For over 30 years, he served as a volunteer member of our board of directors. Ronnie became chairman of our board, and he faithfully served in that position until he was asked to become an employee of the credit union. In July 2010, he was asked to serve as the interim President/CEO when Susan Riddle, the previous President/CEO, retired. Shortly thereafter, Ronnie was asked to take the position permanently. After much prayer and believing that it was God's will, Ronnie accepted the offer in October 2010. He spent the remainder of his employment in that position until his health declined earlier this year during his battle with cancer. Over the years, as our credit union faced many obstacles, yet continued to grow, Ronnie was steadfast with his dedication to serve and his commitment to help our members meet their financial needs. He, along with so many others, have sacrificed time away from their families to maintain the nationwide credit union philosophy of "People Helping People."

On, April 29, 2020, Ronnie walked faithfully with his God and went home to be with his Savior. Ronnie was a Christian who truly loved his wife, children, grandchildren, friends and the credit union. He willingly shared his faith and encouraged staff members to prepare for the future. He was a member of First Baptist Church in Opelika and spent his life in humble obedience to the Lord's leading. He retired from Michelin in 2010, where he served for over 30 years. He enjoyed spending time with his family, especially in East Tennessee. He led his family with kindness, patience, and wisdom. He leaves behind his loving wife, Becky Lipham; children: Neyland (Andrea) Lipham, Kristen (Jeremy) Smith; three granddaughters: Ellie, Elizabeth Lipham, Rylie Smith, who referred to him as Pops.



A man of service, this is truly the way to describe George Echols. Over the years, he had been very active in the community with several different organizations that aid in the growth, education, leadership, and financial needs of many residents throughout Lee County. He also faithfully served as a deacon for many years at Ebenezer Baptist Church in Auburn, AL. He was in management with Alabama Power. Four Seasons Federal Credit Union was blessed when he was appointed to serve on our Supervisory Committee in 2016. George was a dedicated member of the committee until his health failed as a result of his battle with cancer.

George passed away on September 18, 2019 at his home in Auburn, AL. He was a supportive and loving family man. He leaves behind his loving wife, Patricia Harper Echols; children, Jeremy (JaRyce) Echols, Melanie (Jesse) Chambless, Kevin (Andrea) Harper and acknowledged son Morris Toolles, II; grandchildren, Alexandria, Bradley, Jaden, Harper, and Charlotte; siblings, Gwen Echols and Michael (Cynthia) Echols.

Both Ronnie and George will be missed by the Board of Directors, Supervisory Committee, Staff, and Members. We were blessed to know and work with them over the years. Our prayer is that the Lord will continue to comfort their families in the days and months ahead.

## 2020 FSFCU Scholarship Winners

Congratulations to all high school graduates and their families. The following students are this year's recipients of our FSFCU \$500.00 scholarships:

**Miles A. Tolbert and Caleb D. Williams**  
Auburn High School

**Jadon B. Massey**  
Beauregard High School

**Jamarion T. Wilkerson**  
Dadeville High School

**Marcus J. Curry, Jr.**  
Lafayette High School

**Caleb O. Shepherd**  
Lee-Scott Academy

**Avery H. Davis and Arianna M. Hickman**  
Opelika High School

Best wishes to all graduates for continued success as you further your education or get started in the workforce.

## Telephone & Mobile App Changes

By mid-July 2020, our telephone system will be changed to better serve you. The call-in options will allow more efficient access to staff members who will be happy to answer your call(s) and meet your financial needs. Fast Track Telephone Service, NexGen Online Banking and our NexGen Mobile App Services will still be available 24/7.

There will also be a mandatory update available for our NexGen Mobile App. Please be on the lookout for it, and plan to update the app so you will have no interruption of service. Contact us to get more details or to sign-up for any of these services that provide the ultimate convenience.



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