

4th Quarter Newsletter 2020

Four Seasons
FEDERAL CREDIT UNION

In this Issue:

- Holiday Closing Notices
- Our New President/CEO
- Inactive Fee Change
- Recurring Electronic Debits
- Here To Lend You A Hand
- International CU Day
- Board & Committee

We will observe the following holidays:

Columbus Day	Monday, October 12th
Veterans Day	Wednesday, November 11th
Thanksgiving Day	Thursday, November 26th
Christmas Eve 1/2 Day	Thursday, December 24th
Christmas Day	Friday, December 25th
New Year's Eve 1/2 Day	Thursday, December 31st
New Year's Day	Friday, January 1st
Martin L. King, Jr. Day	Monday, January 18th

Our ATMs, NexGen Mobile App and Online Account Access, as well as Fast Track Phone Banking are available during these times. Ask for more details.

ANNOUNCING OUR NEW PRESIDENT/CEO



Our Board of Directors, Supervisory Committee, and Staff are happy to announce the promotion of Terry Ballard as our new President/CEO. Terry has been employed with Four Seasons Federal Credit Union since January of 2009, at which time he was hired as the Executive Vice President/Chief Financial Officer. Prior to becoming employed with us, Terry had gained over 20 years of credit union experience. He has been previously employed in a credit union as the Executive Vice President. He has also served as a credit union volunteer in the following capacities: credit union board chairman, supervisory committee member, and credit committee member. Terry received his bachelor's degree in business administration from Columbus College also known as Columbus State University. He has completed numerous volunteer achievement program modules through the Georgia Credit Union League and the Credit Union National Association, which are both credit union trade associations that provide training to credit union staff.

In the community, Terry has served on the Columbus Building Authority, which oversees the issuance of municipal bonds for community development projects. He is an active and dedicated member of Cascade Hills Church in Columbus, GA, where he resides. He is happily married to Barbara Ballard, and they have two adult children. In his spare time, he enjoys outdoor activities of hunting, fishing, camping, and spending time with his family and friends.

Please stop by the Pepperell Branch to introduce yourself and welcome Terry as he oversees the daily operations of our credit union. He has done an outstanding job as CFO and we look forward to his leadership as President/CEO.

ATTENTION MEMBERS: INACTIVE FEE CHANGE

Effective, January 31, 2021, the inactive fee for checking accounts will start applying to all checking accounts, including those with balances of \$100 or more. The fee will remain at \$5.00 a month and starts applying when the checking account has been inactive for six months.

To avoid the inactive fee, the account owner(s) must keep the account active by making regular deposits and/or withdrawals. Please be aware that dividends, if paid, are not considered as account activity. Therefore, inactive fees will still occur.

If you have any questions regarding this matter or any other fees on your account(s), please do not hesitate to contact us.

RECURRING ELECTRONIC DEBITS

Recurring electronic debits are payments you may set up to automatically pay your mortgage, insurance, utility bills, gym memberships, etc. Setting up these payments with your debit card may limit the convenience of timely payments. This inconvenience may be caused by a change in your card number due to you reporting it as lost or stolen or by your card expiring. When these events occur, you will have to update your debit card information with each company so that your payments will continue.

If you set up your recurring payments with your account number, which rarely changes, this may help you to avoid untimely payments. To set up payments this way, provide your account number and ABA/routing number to each company that is providing you the product or service.


HERE TO LEND YOU A HAND!

- New, Used, or Refinanced Auto Loans
as low as 1.90% APR*
- Recreational Vehicle Loans
as low as 4.90% APR*
- Seasonal Loans
as low as 6.90% APR*
- Unsecured Loans & VISA Credit Cards
as low as 7.90% APR*

Apply in person or online at
apply.fourseasonsfcu.com



Four Seasons
FEDERAL CREDIT UNION

 Federally insured by NCUA. Subject to membership and credit approval. Equal Opportunity Lender. Some limitations and restrictions apply. *APR = Annual Percentage Rate. Rates subject to change.

INTERNATIONAL CREDIT UNION DAY®

On Oct. 15, 2020, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 72nd anniversary.

Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for over 274 million members in 118 countries worldwide. More than 85,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the annual, international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme is "Inspiring Hope for a Global Community."

Throughout the COVID-19 crisis, credit unions around the globe have continued to provide a high level of service to its members and demonstrated a generosity to their local communities that has set them apart from other financial institutions. We are truly inspiring hope for a global credit union community. ICU Day 2020 is also a chance to be thankful for the communities and lives that have been improved by our movement.

As a result of COVID-19 and our deep concern for everyone's safety, we will not host a celebration this year. However, we would like to extend our sincere appreciation to each of our members. We continue to be committed to your financial well-being, and we look forward to meeting your needs for many years to come.

BOARD MEMBER ELECTION AND SUPERVISORY COMMITTEE APPOINTMENT

Congratulations to the following board members who were elected at our recent annual meeting for a three-year term: Sidney Long, Ronnie Ware, and Tabatha White.

They join Jeanette Parker, Chairman; D. Vann Daughtry, Vice-Chairman, Emmitt Arrington, Treasurer; Susan Riddle, Secretary; Bobby Bond, Member; and Alfonza Freeman, Member.

Supervisory Committee: Rodney Dorsey and Ed Smith.

THANK YOU VOLUNTEERS!

01197-NEWS-0920

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

www.fourseasonsfcu.com