3rd Quarter Newsletter 2021



We will be closed the following holidays: Independence Day, Monday, July 5th, Labor Day, Monday, September 6th, and Columbus Day, Monday, October 11th.

Please note that 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.

Notice of Annual Meeting

Our annual meeting has been set for Tuesday, September 21, 2021, at the Bottling Plant Event Center in Opelika. Refreshments begin at 6 p.m. and the business meeting at 6:30 p.m. Reservations will not be necessary for attendance, and the dress code is business casual.

There will be annual reports, election of officers, and cash prizes. Nominees for our board of directors that will be listed on the ballot are Bobby Bond, D. Vann Daughtry, and Patricia Sankovsky. Please plan to attend.

Introducing our new President/CEO



Arthur L. Lehman, who prefers to be called Art, has been welcomed with open arms by our board of of directors, supervisory committee, and staff as our new President/CEO. Art has over 21 years of financial and executive experience, including over 15 years as a credit union CEO. He also has a broad range of lending and collection expertise. Art is a graduate of Illinois State University and he has taken numerous credit union courses, over the years, from credit union affiliates such as CUNA, NCUA, and state credit union leagues to further his education and continue his professional development. He has been certified as a Financial Counselor by CUNA as well. Art has a proven record of driving income and growth through streamlined operations. In addition to being very innovative and resourceful, Art has a multifacited perspective and understanding of today's economic conditions and consumer needs.

Art is from Kokomo, Indiana. He has been married to his wife, Cindy, for 30 years, and they have two daughters and four grandchildren. Moving to Lee County allows Art and Cindy to be in the middle of their daughters and grandchildren. Plus, they have realtives nearby that they longed to be near. Before moving here, Art was very active in the credit union movement with the state league and local chapter. He has served as Director and Past President of the North Central Chapter of Credit Unions. In the community, he was a member of the Greater Kokomo Chamber of Commerce and a member of the United Way Project Access Council. Art is a veteran and he is very passionate about serving other veterans. As a result, he was very active with Mission United, Howard County Veterans Court, Indiana Veterans Military Hall of Fame, and the American Legion Post #6. Art is looking forward to becoming active in our community, especially pertaining to veterans.

Art's vision for the future of Four Seasons Federal Credit Union is to improve upon what the credit union is already doing well, serving our members, and providing new services and loan options to meet our member's needs. Going forward, he wants to go back to our credit union's philosophy of "People Helping People." He wants us to be the trusted financial partners for our members.

We will be here to provide financial counseling to those members that ask for our help. Whether help is needed with creating a monthly budget, assisting with a savings regiment to prepare for a future expense, or helping to develop a plan for retirement, we will help. We will be here to provide our members with loans. Whether it be a new or used vehicle, a recreational vehicle, a signature loan, share secured loan, credit card, home improvement loan, or help buying a home, we want our members to come see us. Under his leadership, he says, "We will look for ways to make a loan, not turn one down." Please stop by the Pepperell Location. Art would love to meet you, and see if he can help YOU with a loan!



Check out this new offer - Mortgage Loans!

We believe everyone deserves a place of their own to call home. That's why we'll be offering mortgage MemberFirst products to our members via MemberFirst Mortgage Company. The mortgage products we will be MORTGAGE able to offer will be second to none. Visit https://fourseasonsfcu.com/mortgages/ for more details.

Federally insured by NCUA. Membership eligibility required. Loans are subject to credit approval. Equal Opportunity Lender. NCUA Equal Housing Lender. Some restrictions and limitations may apply. Contact us for further details.



New Business Hours

Effective July 6th

New Lobby Hours:

	Open	Closed
Sunday		CLOSED
Monday	9:00 AM	5:00 PM
Tuesday	9:00 AM	5:00 PM
Wednesday	9:00 AM	12:00 PM
Thursday	9:00 AM	5:00 PM
Friday	9:00 AM	5:00 PM
Saturday		CLOSED

New Drive-Thru* Hours:

	Open	Closed
Sunday		CLOSED
Monday	9:00 AM	5:00 PM
Tuesday	9:00 AM	5:00 PM
Wednesday	9:00 AM	5:00 PM
Thursday	9:00 AM	5:00 PM
Friday	8:00 AM	5:30PM
Saturday*	9:00 AM	12:00 PM

* Only the Pepperell Parkway drive-thru will be open on Saturdays.

What Are You Dreaming About?

Your wedding, vacation, home improvements, more education, new lawn mower, new storage shed, new wardrobe, or a new or used vehicle? Whatever you desire, let us help make your dreams come true!

Unsecured Loan rates are as low as 7.90% APR*

New & Used Auto Loans are as low as 1.90% APR*

Apply today at apply.fourseasonsfcu.com



NCUA Some limitations and restrictions may apply. Rates are subject to change without notice. *APR = Annual Percentage Rate.

Attention Members New Transaction Procedure



Many of you are already aware that we have already begun requiring a valid state-issued identification with photo and a fully completed transaction slip for all transactions. This requirement is for transactions taking place in our lobbies at our teller windows and in our drive-thrus. This measure is in place to provide more accuracy and efficiency for all parties involved. For your convenience, you are welcome to take a few blank slips with you so that you can complete them in advance. Thank you all for your cooperation.



Until further notice, our Marvyn Parkway Location will be closed for renovations. All of our Marvyn Parkway Staff will relocate to either the main office or drive-thru on Pepperell Parkway where we will be happy to serve you. The ATM at Marvyn will remain operable, 24/7. We are sorry for any inconvenience that this may cause.

Skip-A-Pay Available Now!

Are you in need of some extra cash? If your payment(s) are not delinquent, you can skip your July loan payment with us at Four Seasons Federal Credit Union. The fee to skip your payment is \$20.00 per eligible loan. Only unsecured loans and auto loans are eligible to be skipped. Come by our office and speak with a staff member to skip your payment or to get more details.

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